SHOPPIN (2003)

CENTRE GUIDE

Petunjuk Perbelanjaan Jakarta

















































BANK NIAGA



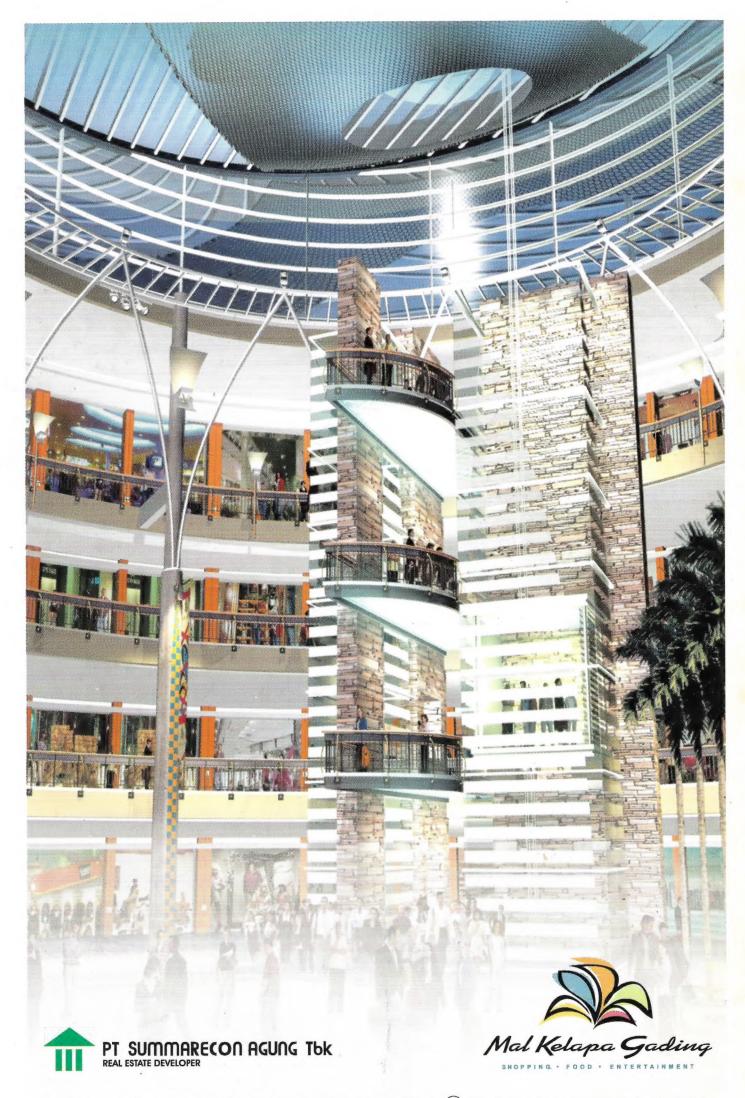














betapapun aktifnya anda, ketenangannya tak terusik

DynaBra B-1205

Dynamic Bra

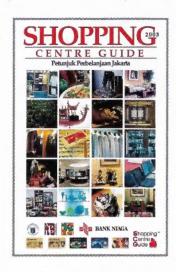


Dirancang khusus bagi Anda yang dinamis, DynaBra B-1205 terbuat dari katun spandex yang elastis dan mampu menyerap keringat. Nyaman untuk kegiatan sehari-hari di rumah, di kantor dan di segala tempat lainnya, bahkan untuk olah raga. Sehingga betapapun sibuknya Anda, Anda tetap tampil mengesankan, tanpa terusik.





Petunjuk Perbelanjaan Jakarta



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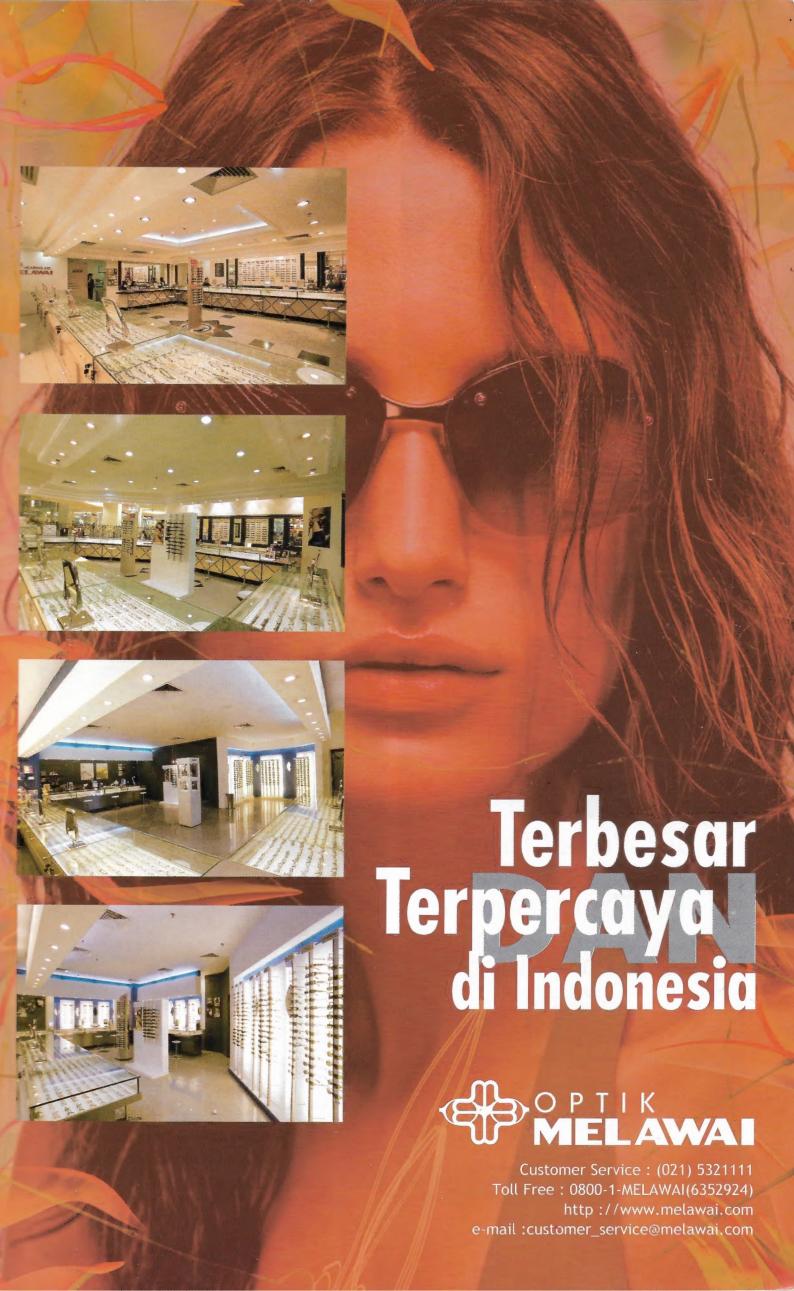
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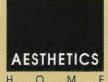






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BANK NIAGA

From Senior Vice President Of Individual Banking



SHOPPING

Saat ini Mal Ratu Indah diisi sekitar 200 outlet dari retailer lokal dan internasional. Dengan jumlah tersebut, tempat ini merupakan alternatif pertama sebagai sarana memenuhi beragam kebutuhan.

PRIME LOCATION

Mal Ratu Indah berada di pusat bisnis (CBD), Gedung Perkantoran, Tujuan Wisata Kota, dan juga berdampingan dengan hotel berbintang lima di Makassar.



ESIGN CONCI



Mai Ratu Indah menerapkan konsep modern, baik dalam arsitektur maupun penampilannya sehingga mengundang banyak pengunjung untuk berbelanja sekaligus berekreasi.

Dan dengan single-line corridornya, menjamin alur keluar masuk di sepanjang

FOOD COURT

Tersedia bagi pengunjung yang ingin menikmati makanan berbagai rasa dengan santai yang dilengkapi sarana dan fasilitas pendukung bagi kegiatan kalangan profesional, pengusaha, dan keluarga untuk pertemuan dan jamuan.



SPORTAINMENT

Sebuah sinepleks dengan 3 layar yang nyaman dan arena bowling dan pool centre serta game centre, melengkapi Mal Ratu Indah sebagai sarana hiburan terlengkap di Makassar.

FACILITIES

















JL. DR. RATULANGI NO. 35 MAKASSAR 90123 SULAWESI SELATAN



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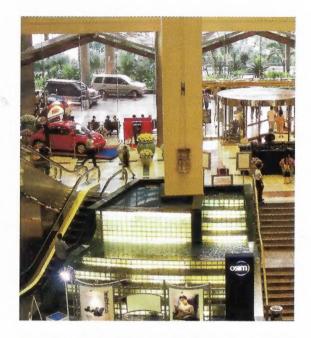
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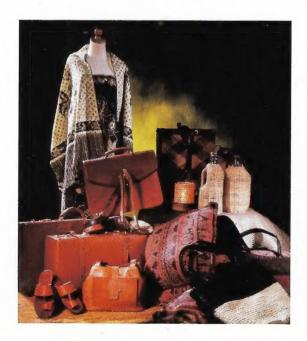
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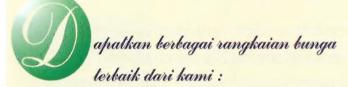
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Message

FROM THE MINISTER FOR CULTURE AND TOURISM THE REPUBLIC OF INDONESIA



In order to add the variety of information and promotion through the printing medium, a form of quality services is required and should be easily available by each and every level of society that requires the services.

The presence of the "Shopping Center Guide" book is likely become one of the important effort to enhance the services for the public and the tourists including those who need one.

The guide book which will be issued yearly is expected to push the dynamic and the activities of tourism which will offer the benefit and the simplicity of an accurate and clear information about shopping centers throughout Indonesia.

Finally, I would like to congratulate the publisher and hoping that the consumers will receive the best and friendly services.



I GEDE ARDIKA



FROM CHAIRMAN OF INDONESIAN RETAILERS ASSOCIATION



Many modern shopping centers have opened up in various parts of Jakarta in the last few years. The pace of these developments has given our people an amazing variety of shopping choices and experiences. These developments make it timely that someone has come up with the Shopping Centre Guide.

The Shopping Centre Guide enables retailers to reach out to their customers by standing out in the crowd. The information provided in the book will help people make better buying decisions and also help increase their enjoyment of shopping.

On behalf of the Indonesian Retailers Association, I would like to extend my warm wishes to the publishers, PT Media Dutaservisindo for publishing the Shopping Centre Guide and wish them success with the publication. I have no doubt that shoppers and general public will find this information very useful.

I am confident that in time, the Shopping Centre Guide will be enhanced as more and more malls are opening up and as more visitors to do their shopping in this city.



DR. Drs. H.J.A. SINUNGAN, SH



Message

FROM PUBLISHER



We're back.

The Shopping Centre Guide resurfaces in a fresh, lively look and with more comprehensive articles after three years of not hitting the stand due to the regional economic crisis that knocked us hard.

But with the upturn of Indonesia's economy, many shopping malls have been put up throughout the country. Once regarded as shopping centres for the "rich and famous" only, malls are now attracting people from all walks of like. Thus a new culture - mall culture - has emerged in the country.

This publication will guide people, especially our foreign visitors in finding what they need in Indonesia's shopping malls as well as help them make better buying decisions and boost their shopping delight.

For this publication, we are thankful to Bank Niaga, which helped us in putting out this useful guide.

PRI SULISTO

President Director



Message

FROM SENIOR VICE PRESIDENT OF INDIVIDUAL BANKING



Dear Shopper,

At Bank Niaga, we believe in giving our customers extra special treatments. Recently Bank Niaga entered into a joint program with PT. Media Dutaservisindo to launch the Shopping Centre Guide.

With raising affluence, more and more shopping malls have opened all over Jakarta and other cities in Indonesia. As in other modern cities, shopping malls have become a part of our lifestyle.

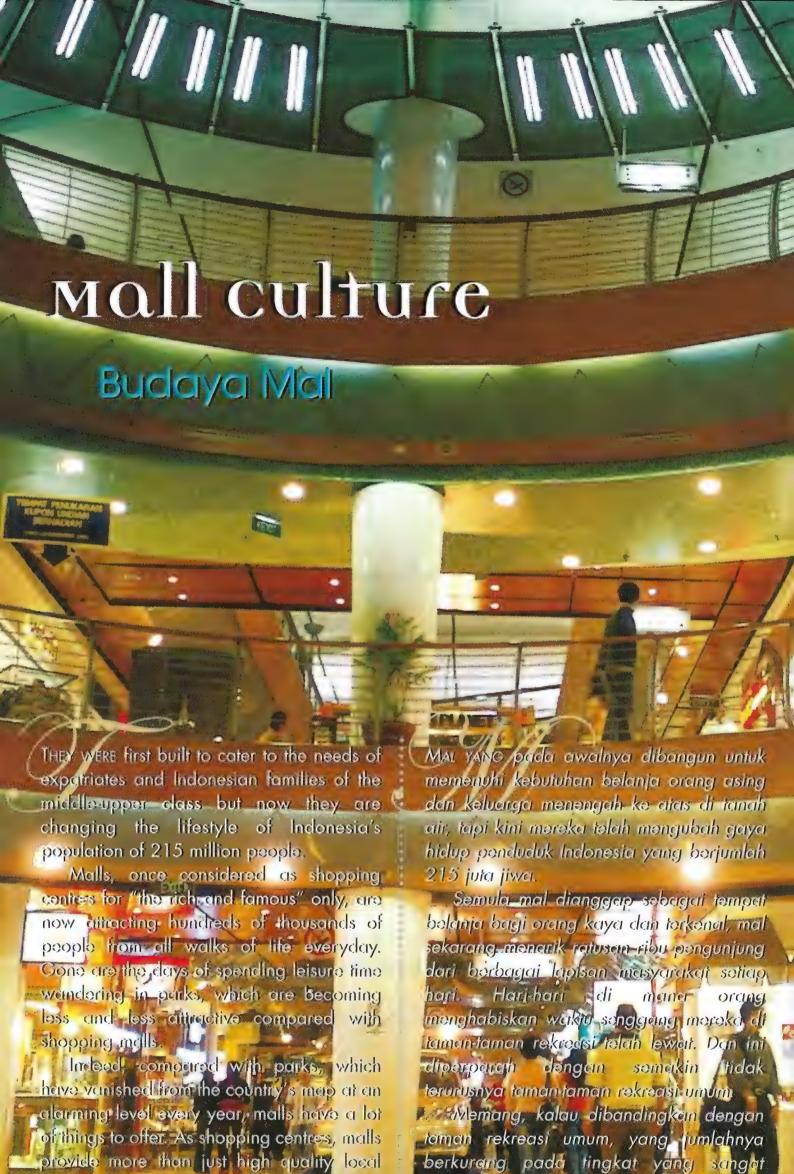
This Shopping Centre Guide will help familiarise shoppers with the distinctive nature of the different shopping malls and the products and services available. It is a useful source of information and a guide which will help readers locate the products and services they are looking for. Our customers will especially enjoy benefits at our selected stores.

We are hoping that this Shopping Centre Guide will help in maximizing your shopping needs!

Please have a pleasant shopping experience!

LYNNA A. MULIAWAN

Senior Vice President Bank Niaga



U → First SPRE SPRE Spile from all walks to be a second spile of the spile water Jakarta.

products or a wide variety of branded

imported products at competitive prices.

mengkhawatirkan, mal-mal mempunyai

banyak hal untuk ditawarkan kepada

They are also home to various entertainment and amusement centres, restaurants, heath and beauty salons, and fitness clubs.

Several malls offer various facilities to attract visitors. For instance, Mal Taman Anggrek in West Jakarta; Mega Mal Pluit in North Jakarta; Plaza Senayan in Central Jakarta; and Supermal Lippo Karawaci in Tangerang, Banten have specialized facilities to attract shoppers. Mal Taman Anggrek offers ice-skating while Mega Mal Pluit and Plaza Senayan have bowling alleys, which lure more visitors on weekends and holidays. Supermal Lippo Karawaci has an indoor playground, which provides games and rides such as a jet coaster.

In the early 80s, shopping would have been limited to Sarinah, Ratu Plaza, Gajah Mada Plaza, Blok M and Pasar Baru. Since then, huge shopping malls have been constructed in the capital. The growing middle class has been flocking to malls. In the province of West Java, you can find Mal Lippo Cikarang.

Mal Kileyn

NEW MALL ON THE BLOCK: Mal Kelapa Gading offers a wide variety of branded goods, attracting thousands of people everyday.

pengunjung. Sebagai pusat perbelanjaan, mal-mal menyediakan lebih dari sekadar produk lokal yang berkualitas tinggi atau bermacam-macam barang impor bermerek yang dijual dengan harga yang bersaing. Di mal-mal orang bisa mendapatkan bermacam-macam hiburan, restoran, salon kesehatan dan kecantikan, serta klub-klub kebugaran.

Beberapa mal menyediakan beragam menarik pengunjung. fasilitas untuk Sebagai contoh, Mal Taman Anggrek di Jakarta Barat, Megamal Pluit di Jakarta Utara, Plaza Senayan di Jakarta Pusat, dan Supermal Lippo Karawaci Tangerang, Banten, semuanya mempunyai fasilitas khusus untuk menarik pengunjung. Mal Taman Anggrek ice-skating, menawarkan Megamal Pluit dan Plaza Senayan memiliki tempat bermain bowling yang menarik banyak pengunjung, terutama pada akhir pekan dan hari libur. Supermal Lippo Karawaci mempunyai tempat bermain di dalam ruangan yang

menyediakan permainan seperti jet coaster.

Pada awal tahun 1980-an, tempat perelanjaan di Jakarta hanya Sarinah, Ratu Plaza, Gajah Mada Plaza, Blok M, dan Pasar Baru. Sejak saat itu, mal-mal besar bermunculan seperti jamur di Jakarta dan beberapa kota besar lainnya di Indonesia. Di Cikarang, Jawa Barat, terdapat Mal Lippo Cikarang. Kelas menengah Indonesia yang jumlahnya terus bertambah, sering mengunjungi mal-mal.

Banyak orang Indonesia pergi ke mal lebih untuk bersenang-senang dan mencari hiburan daripada untuk belanja. Bahkan, pada kenyataannya, bagi kebanyakan penduduk kota, mal sudah menjadi

виdaya мal



SHOPPING TIME: People flock to Supermal Lippo Karawaci, which has an indoor playground that provides games and rides such as a jet coaster.

Many Indonesians go to malls for relaxation and entertainment rather than for shopping. In fact for most urban population, malls have become part and parcel of their lives. They shop, eat, and unwind in malls. Malls have become popular places to visit. Thus, a new culture - a mall culture - has emerged among Indonesians.

The Mall Culture is so prevailing that malls have become an attractive investment opportunities to businesspeople. The latest data issued by a leading property agent suggests that some 397,400 square meter floor space would be converted into shopping malls in Jakarta alone in 2002 and 2003 with investment value reaching billions of U.S. dollars. This will bring the total floor space of malls close to 1.6 million square meters in Jakarta alone.

Similar trend is also emerging in other big cities in Indonesia such as Surabaya in

bagian dari hidup mereka. Mereka berbelanja, makan, dan bersantai-santai di mal-mal. Dewasa ini, mal-mal telah menjadi tempat yang sangat populer dikunjungi. untuk Jadi, sebuah budaya - budaya mal - telah muncul di antara orang Indonesia.

Budaya mal ini begitu luas sehingga mal-mal sudah menjadi kesempatan untuk berinvestasi yang sangat menarik bagi usahawan. Data terakhir yang dikeluarkan oleh perusahaan satu

properti terkemuka di Jakarta menyebutkan bahwa sekitar 397,400 meter persegi akan dikonversikan menjadi mal di Jakarta tahun 2002 dan 2003 dengan nilai investasi mencapai milyar dolar Amerika. Bila hal ini terjadi, maka jumlah wilayah yang berubah menjadi mal akan menjadi 1,6 juta meter persegi untuk Jakarta saja.

Kecenderungan yang sama juga muncul di kota-kota besar Indonesia lainnya seperti Surabaya di Jawa Timur, Semarang di Jawa Tengah, Bandung di Jawa Barat, Medan di Sumatera Utara, Makassar di Sulawesi Selatan serta Denpasar dan Kuta di Bali.

Setidak-tidaknya ada enam mal baru yang selesai dibangun tahun 2003. Keenamnya adalah Plaza Semanggi, Senayan Sports Trade Center, Senayan City, Senayan ITC Mangga Dua, Sportsmall, dan Kelapa Gading Mal tahap II. Yang pasti, keberadaan mal-mal ini akan





Keistimewaan yang Anda peroleh dari Kartu Kredit Niaga Visa/MasterCard:

SEE & GET

Apapun yang Anda inginkan dapatkan melalui SEE & GET, semua bisa diangsur secara tetap setiap bulannya, mudah dan ringan.

Transfer Balance

Anda dapat memindahkan saldo dari kartu kredit bank lain ke Kartu Kredit Niaga Visa/MasterCard Anda dan dapatkan bunga yang lebih ringan.

Money order

Layanan transfer uang tunai dari Kartu Kredit Niaga Visa/MasterCard Anda ke tabungan/giro Bank Niaga atau tabungan bank lain melalui faksimili.

Pembayaran biaya pendidikan

Layanan pembayaran biaya pendidikan dari tingkat Play Group, TK-SMA, Perguruan Tinggi melalui Kartu Kredit Niaga Visa/MasterCard

Niaga Quick Pay

Apapun jenis tagihan rutin Anda (PLN, Telkom, Selular, Internet, dan lainnya) manfaatkan autodebit melalui Kartu Kredit Niaga Visa/MasterCard Anda.

Niaga Travel Center

Memberikan kemudahan dan kenyamanan perjalanan wisata Anda tanpa biaya tambahan 3%, untuk pembelian tiket pesawat, paket wisata/Haji/Holly Land, voucher hotel, dan lainnya.

Niaga Access 14041

Anda dapat menghubungi kami setiap saat dimanapun Anda berada, melalui satu nomor telepon 14041, kami siap membantu Anda 24 jam sehari.

Cash Advance

Anda dapat mengambil uang tunai di seluruh ATM Bank Niaga dan ATM yang berlogokan Visa/MasterCard di seluruh dunia.

Fleksibel

Sangat fleksibel dan ringan, Anda cukup melakukan pembayaran minimum 5% hingga 7% per bulan, karena semakin besar tagihan Kartu Kredit Niaga Visa/MasterCard semakin rendah pembayaran minimumnya.

Asuransi Perjalanan & Pembelian Barang Setiap pembelian tiket pesawat atau barang dengan Kartu Kredit Niaga Visa/MasterCard, Anda akan terlindungi asuransi perlindungan perjalanan dan asuransi pembelian barang.

Dapatkan aplikasi Kartu Kredit Niaga Visa/MasterCard di setiap cabang Bank Niaga atau hubungi:





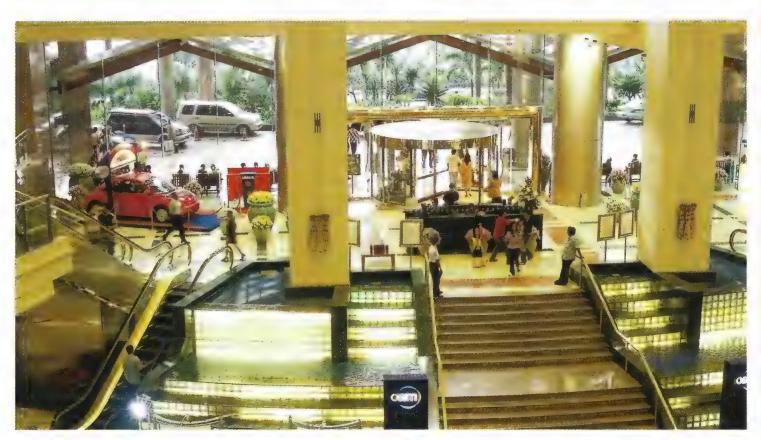
East Java, Semarang in Central Java, Bandung in West Java, Medan in North Sumatra, and Makassar in South Sulawesi.

At least six new malls will finish construction by 2003 and these are the Semanggi Plaza, Senayan Sports Trade Center, Senayan City, Senayan ITC Mangga Dua, Sportsmall, and Kelapa Gading Mall Phase II. Their presence will undoubtedly toughen competition among operators, but for mall-craze population it only means more choices. Big names like Plaza Senayan, Kelapa Gading Mal, Mal Taman Anggrek, Pondok Indah Mal, and Supermal Lippo Karawaci which are very popular among expatriates and local people as well, ought to work extra hard to maintain their lead.

Mal Artha Gading in Kelapa Gading, North Jakarta is the first theme upscale shopping centre in Indonesia. Strategically located along the Tanjung Priok-Ancol-Cawang toll road, Mal Artha Gading boasts of an easy access for visitors. Dubbed as a 'Silk Route Theme

memperketat persaingan di antara pengelola mal. Bagi masyarakat umum, keberadaan banyak mal berarti banyak pilihan. Mal-mal terkenal seperti **Plaza Senayan**, **Kelapa Gading Mal**, **Mal Taman Anggrek**, **Mal Pondok Indah**, dan **Supermall Lippo Karawaci** yang sangat terkenal di antara orang asing dan penduduk setempat, harus bekerja lebih keras lagi untuk mempertahankan posisi mereka.

Pusat Perbelanjaan MAL ARTHA GADING di kawasan pemukiman elit Kelapa Gading Jakarta Utara, yang juga dilengkapi dengan Kavling dan Rukan ini merupakan MAL TEMATIK TERMEGAH PERTAMA di Indonesia. Letaknya sangat strategis, yakni di sisi Tol Tanjung Priok/Ancol - Cawang sehingga memudahkan siapa saja untuk mengunjungi Pusat Perbelanjaan ini. Mengenai konsep MAL TEMATIK "JALUR SUTRA", MAL ARTHA GADING merangkai Nuansa Etnik dari berbagai bangsa dengan menghadirkan 7 Pesona Atrium yakni : NUSANTARA, ATRIUM **ATRIUM**



Mal Taman Anggrek, which houses an ice-skating rink, is very popular among expatriates and local people as well.

mall culture

Budaya Mal



Metro Department Store of Singapore sells branded imported goods at competitive prices.

Mall', Mal Artha Gading puts together ethnic nuances from numerous countries in various atriums such as Nusantara Atrium, Italian Atrium, France Atrium, Chinese Atrium, Indian Atrium, Persian Atrium, and Millennium Atrium, where visitors would immediately enjoy the splendid halls.

A combination of low rental fees and booming mall business proves to have also attracted a number of foreign retail outlets such as **Metro** of Singapore, **Sogo** of Japan, and **Marks and Spencer** of United Kingdom. They are all selling branded imported goods at competitive prices not only in Jakarta but also in other big cities in Indonesia.

Malls are here to stay! They have changed the lives and lifestyle of millions of Indonesians and have created for them a new culture - the mall culture. The economic crisis that has been plaguing the country since 1997 has failed to stem Indonesians from flocking to malls. And with the mushrooming of shopping malls in Jakarta and other big cities in Indonesia, the country is well on course to becoming a major retail centre of member countries of the Association of Southeast Asian Nations (ASEAN).

ITALIA, ATRIUM PERANCIS, ATRIUM CINA, ATRIUM INDIA, ATRIUM PERSIA dan ATRIUM MILLENIUM yang merupakan Main Hall yang megah.

Karena harga sewa yang rendah dan bisnis mal yang semakin berkembang telah menarik beberapa perusahaan eceran terkemuka seperti Metro dari Singapore, Sogo dari Jepang, dan Mark and Spencer dari Inggris untuk membuka outlet mereka di Indonesia. Mereka menjual barangbarang bermerek yang diimpor dengan harga yang terjangkau bukan hanya di Jakarta tetapi juga di kota-kota besar lainnya di Indonesia.

Mal-mal telah dibangun dan akan tetap menjadi bagian dari hidup kita. Keberadaan mereka telah mengubah hidup dan gaya hidup berjuta-juta orang Indonesia dan telah menciptakan budaya baru yaitu budaya mal. Krisis ekonomi yang melanda Indonesia sejak tahun 1997 gagal Indonesia mencegah orang berbondong-bondong ke mal-mal. Dengan menjamurnya mal-mal di Jakarta dan di kota-kota besar lainnya, maka Indonesia sudah pasti akan menjadi pusat retailer besar di antara anggota Asosiasi Negara-Negara Asia Tenggara (ASEAN). 🌲



big cities have many choices in which to shap from

Before the development of modern supermarkets and hypermarkets, food was mainly sold through local traditional markets or from carts that were peddled around neighborhoods. That situation is very much a thing of the past as the capital now boosts supermarkets and of numerous hypermarkets.

The largest national supermarket chain in Indonesia is Hero, which has several stores that cater to its foreign customers. Most major malls in Jakarta have a Hero supermarket on the premises which is very convenient. Hero uses "Think Fresh" os its di Jakarta dan kota-koto besai lainnyo mempunyai banyak pilihan

Schelum supermarket dan hypermarket berkembang barang barang kebutuhan dapur dijual di pasar tradisional don dengan gerobak yang didorong ke kampung dan perumahan. Situasi seperti itu sudah menjadi masa lalu. Jakarta, sebagai ibukoto negara, telah memiliki banyak supermarket dan hypermarket.

Jaringon supermarket nasional terbesor di Indonesia adalah Here. Hero mempunyai beberapa tempat khusus untuk pelanggan orang asing. Hero bisa ditemukan di kebanyakan mal besar di Jakarta dan kata-kata besar lainnya.

iCOMMVG avaiNess customors are promoted to the common of monochaem rates authority absence which the promote a hammise of stige smort formitte us

slogan and has a special warehouse to handle perishable items.

In Jakarta, there are also many chains of Sogo Supermarket, Goro, Tops and Golden Truly.

Jakarta is also a home to a number of hypermarkets which include **Carrefour**, the world's second largest retailer; the Dutch-owned **Makro** and the **Club Store**. At **Carrefour**, seafood are displayed on ce-layered tables instead of behind display counters.

Most supermarkets and hypermarkets in the capital offer a selection of local and imported foodstuff such as canned goods, fruits, vegetables, fresh milk, dairy products, meat, household and cleaning items. Full service stores have baggers, but they only utilize plastic bags or recycled boxes. Shoppers can ask the baggers to assist them to take their groceries to their car and some give them a small tip like 1,000 rupiah as a sign of gratitude.

There are deposit counters in almost all supermarkets and hypermarkets in Jakarta. Shoppers are not allowed to bring bags

from outside into the store premises. They deposit must their belongings at counter near the entrance, where their things are safely kept they until leave. Shoppers are given a tag with a number when they drop off their belongings and they surrender this tag to reclaim their goods upon departing.

In some stores, small distributors open counters within the premises. When

Di Jakarta, juga ada beberapa jaringan lainnya seperti **Sogo Supermarket**, **Goro**, **Tops**, dan **Golden Truly**.

Jakarta juga mempunyai hypermarket seperti **Carrefour**, retailer kedua terbesar di dunia, **Makro**, dan **Club Store**.

Kebanyakan supermarket hypermarket di Jakarta menyediakan makanan lokal dan import seperti makanan kaleng, buah-buahan, sayur-sayuran, susu segar, produk-produk susu, daging, dan barang-barang rumah tangga. Toko-toko kebanyakan dengan purna servis menyediakan Mereka baggers. menggunakan tas plastik atau kotak-kotak daur ulang. Para pembelanja bisa meminta bantuan para baggers untuk membawa belanjaan mereka ke mobil dengan memberikan tip sepantasnya sebagai rasa terima kasih.

Hampir semua supermarket dan hypermarket di Jakarta mempunyai deposit counters. Para pengunjung tidak diperkenankan untuk membawa tas dari luar ke dalam toko, mereka harus menyimpan barang-barang mereka di



HEALTHY LIFE: Find everything you want for your family.

මාවලට අතුරුවන්න වන අතුරුවන්න වන අතුරුවන්න වන අතුරුවන්න අතුරුවන්න අතුරුවන්න අතුරුවන්න අතුරුවන්න අතුරුවන්න අතුරුවන්

buying an item from them, you may be asked to wait until they write up a bill, locally called *nota*, listing the items and their prices. Take the nota to the cash register and pay for these items along with your other goods. The items may be given to you, with the nota attached, or you may have to retrieve them from the deposit counter after payment has been made.

Some fruits and vegetables are weighed by an employee and a label with price is affixed to the plastic bag.

Nowadays, people increasingly tend to combine shopping with entertainment and prefer to go shopping in supermarkets and hypermarkets equipped with a clean, safe and comfortable environment. That's why a number of supermarkets and hypermarkets are trying to create 'one-stop shopping' selling goods in greater variety at cheaper prices. Some have in-store cafes, with tempting meals to offer. Others offer additional services on their premises, including shoe repair, dry cleaning or pharmacy.

counter dekat tempat masuk. Barangbarang tersebut dijamin keamanannya oleh staff di sana. Ketika menyerahkan barang di tempat penitipan, pengunjung akan diberikan kartu nomor dan harus menunjukkan kartu tersebut pada saat mengambil titipan mereka.

Di beberapa toko, distributor kecil membuka counter di dalam toko tersebut. Bila Anda membeli barang dari mereka, mungkin Anda akan diminta untuk menunggu mereka menulis kwitansi atau yang disebut nota yang menunjukkan jenis barang dan harganya. Ambillah nota tersebut dan bayar di kasir bersama dengan barang-barang belanjaan lainnya, atau dapat juga diambil di tempat penitipan sesudah membayar barang tersebut.

Untuk membeli buah-buahan dan sayursayuran biasanya harus ditimbang terlebih dahulu baru kemudian ditempel stiker harga oleh pelayan toko.

Dewasa ini, orang semakin cenderung menggabungkan shopping dengan hiburan

dan lebih menyukai belanja di supermarket dan hypermarket dilengkapi dengan yang lingkungan yang aman, dan menyenangkan. Karena itu, beberapa supermarket dan hypermarket mencoba menciptakan "oneshopping" stop dengan menjual beraneka dengan harga lebih murah. Beberapa supermarket dan hypermarket mempunyai cafÉ dalamnya makanan yang menggoda. Yang lain menyediakan pelayanan tambahan seperti tempat perbaikan sepatu, binatu, dan toko obat.



People nowadays prefer to shop in supermarkets and hypermarkets equipped with a clean, safe and comfortable environment.



MONEY ORDER -



Layanan transfer uang tunai dari Kartu Kredit Niaga Visa/MasterCard Anda ke tabungan /giro Bank Niaga atau tabungan bank lain.

Hanya dengan mengirim permohonan "Money Order" melalui faksimili, transfer uang tunai akan diproses secara **cepat**.

Sangat *mudah* dan *nyaman*, karena Anda tidak perlu ke bank.

Segera ajukan aplikasi Kartu Kredit Anda!

Untuk informasi hubungi:







Keeping Ait Tetap Bugar & Sehat

THERE ARE plenty of beauty salons in Jakarta, most of which are 'unisex.' Lirst class hotels and big shopping malls house salons and barbershops, which offer other services such as massages.

If you want a hair cut, you can visit popular salons like those of the Rudy Hardisuwarno and Johnny Andrean chains.

If you are in need of imported beauty products, you can get what you want from Plaza Indonesia and Plaza Senayan and other major shopping malls in the city. Martha Tilaar also has a collection of traditional beauty products called Sari Ayu which are well-known here.

In Jakarta, there are many chains of The Body Shop, Shop in Guardian Pharmacy, and Century-Health Care which sell all kinds of beauty products

SAION KECANTIKAN bertebaran di Jakarta.
Banyak dari mereka melayani pelanggan pria dan wanita. Hotel hotel kelas satu dan mal-mal besar juga mempunyai salon-salon dan tempat cukur rambut, yang memberikan pelayanan lain seperti pijat, manikur-pedikur, dan tota rias.

Jika Anda ingin memotong rambut, kunjungilah salon salon yang banyak diminati masyarakat seperti jaringan salon Rudy Hardisuwarna dan Johnny Andrean.

Begi Anda yang membutuhkan produk kecantikan imper, Anda bisa menemukannya di Plaza Indonesia dan Plaza Senayan dan mal-mal serta tempat perbelanjaan lainnya yang ada di Jakarta. Merthe 'tilaar juga mempuyai koleksi produk tradisional Sati Ayu yang sangat terkenal itu.

HEALTHY LIFESTYLE: Exercise and have fun at Grande Bodylife Fitness and Spa, which is conveniently located in the Pasaraya entertainment centre in Blok M. South Jakarta.

ranging from skin care, toiletries and hair care, deodorants to cosmetics.

There are also a number of fitness centres in Jakarta which you can visit. Big hotels like **Hilton**, **Grand Hyatt**, and **Borobudur** have their own fitness centres and in these fitness centres, there are saunas, whirlpools and massage possibilities.

There are also excellent fitness centres in the member-only clubs like the Mercantile Club in Lippo Plaza, the Mercantile Athletic Club in the World Trade Centre building and the Financial Club in the Bank Niaga Building, all of which are boated on Jalan Jenderal Sudirman.

In South Jakarta, the International Sports Club of Indonesia has excellent sports facilities and is very popular among residents of Jakarta.

Spa treatment centres are also mushrooming in Indonesia as they have become an effective way to restore energy

Di Jakarta terdapat banyak jaringan The Body Shop, Shop-In, Guardian Pharmacy dan Century-Health Care yang menjual berbagai produk kecantikan mulai dari skin care, toiletries, perawatan rambut, deodoran, dan kosmetik.

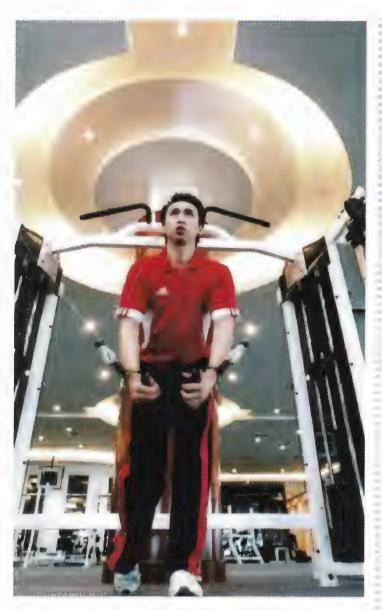
Pusat kebugaran juga banyak tersebar di Jakarta. Hotel-hotel besar seperti **Hilton**, **Grand Hyatt**, dan **Borobudur** juga mempunyai pusat kebugaran di mana Anda bisa menikmati sauna, whirlpool, dan pijat.

Klub-klub yang khusus melayani anggota juga menawarkan pusat kebugaran yang sangat baik. Kalau anda anggota **Mercantile Club**, anda bisa pergi ke Lippo Plaza, **Mercantile Athletic Club** di World Trade Center, **Financial Club** di Bank Niaga Building, dan Jakarta American Club, semuanya ada di sepanjang Jl. Jenderal Sudirman.

Di Jakarta Selatan, **International Sports Club of Indonesia** mempunyai fasilitas olahraga yang sangat baik dan



ON YOUR BIKE: Spinning bikes are a regular feature of fitness centres in Jakarta and other big cities in Indonesia.



Fitness centres offer excellent exercise facilities.

sangat populer di kalangan orang Jakarta, juga ada Quantum di Gedung Imperium, Kuningan.

Spa juga sedang menjamur di Indonesia. Spa sudah menjadi cara yang efektif untuk memulihkan tenaga dan menghilangkan stres sembari mempertahankan keseimbangan fisik dan mental.

Kunjungi salah satu spa di Indonesia jika anda ingin memanjakan diri dengan pijatan yang lembut, aromaterapi yang menyegarkan, atau ke Jacuzzi. Nikmati pijatan yang berasal dari istana-istana kerajaan. Spa menawarkan pengalaman tak terlupakan.

Sejak lama bangsa Indonesia terkenal dengan caranya untuk mempertahankan kesehatan dan kecantikan. Spa-spa di Indonesia dikembangkan berdasarkan konsep kecantikan yang menyeluruh, yang berasal dari kebijakan nenek moyang yang menaruh perhatian kecantikan jiwa dan raga untuk menciptakan kecantikan yang utuh. Banyak orang akan setuju bahwa kecantikan bukan hanya masalah



SHAPE-UP: Perfect your body shape at any of the country's numerous fitness centres.



THE LARGEST, MOST PERSONALLY DESIGNED WELLNESS CENTRE IN JAKARTA DEDICATED TO GIVE YOU ALL THE LATEST AND BEST IN THE WELLNESS INDUSTRY

DEDICATED TO LEAD THE INDUSTRY

n partnership with our members, we will provide programming, products, and services to enhance the richly textured experience of a healthy lifestyle that meets or exceeds our customer's expectations. Our primary measures of success are member satisfaction, low turnover, and a high number of referrals from existing members.

WE ARE HERE TO GIVE YOU WHAT YOU WANT

We believe that you as a client is adhering to our programs because you are devoted to what you are doing. Therefore we proudly claim that everything from programming to hiring personnel, to facility mprovements is based on what you want.

OUR STRENGTH IS IN OUR SIZE AND COMMITMENT

As fare that the largest fitness and spa facility in South East Asia we are able to innovate and come up with better wellness methods, and programs, to help you achieve excellent wellness level safely, and professional.

To further ensure your convenience our location is at the newly developed and famous Pasaraya entertainment center. A one-stop shop for shopping, entertainment, we offer 2.000 parking lots, many reserved for your wellness club only, and with valet.

We offer you in short the ultimate wellness destination

We welcome you take advantage of your club, dedicated to give you what you want.
In our gym we offer around 100 units of Lifefitness free



GRANDE BODYLIFE SPA, GIVING YOU TOTAL SOLUTION IN YOUR QUALITY OF LIFE

The Grande Bodylife Spa is the only and the best executive wellness center that committed to providing the customer a unique and authentic experiences of health, fitness and beauty treatment with holistic approach as a combination of eastern traditional therapy meet western technology. 1.500 m2 luxurious facilities in an exotic ambiences, dedicated to pampering yourself as a large and luxury reflexology lounge with a unique design. eAnti aging concept newly developed in the USA and brought to Indonesia, offering personally designed, 100% naturally, vitamins pushing back the biological age.

Hair and beauty salon, taking care of your special needs in a most professional way conveniently located.

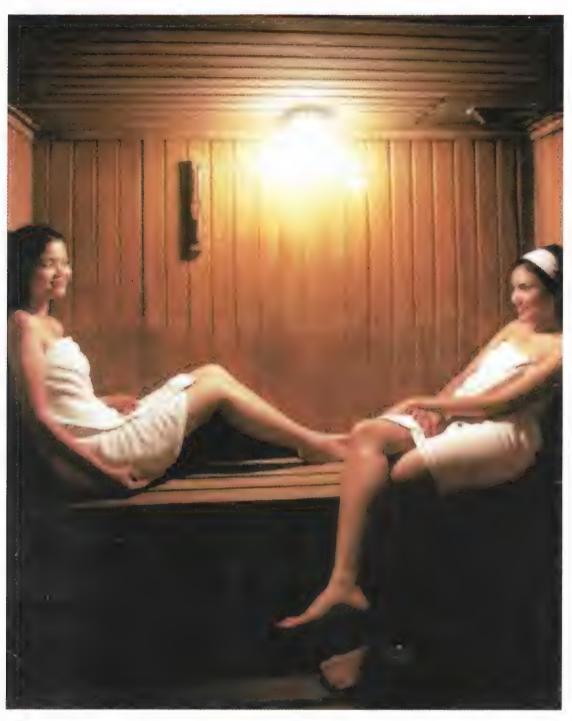
Kids station were your kids will love to spend their time while you are enjoying your fitness or spa treatments, Sport Bar for your healthy life during your break.

IN OTHER WORDS YOUR ULTIMATE WELLNESS DESTINATION

Share with us your goal to obtain the ultimate you in wellness. Let this concepts be a part of your life, and routine and we know you will be satisfied. Let us improve the way you work, play, live and grow.

Grande BODYLIFE EXECUTIVE WELLNESS CENTER

Pasaraya Grande Gedung Theater 8th Floor Jl. Iskandarsyah II No. 2 Jakarta 12160 Telp. 021-726 3425 Fax. 021-726 4425



Indonesia is famous for maintaining health and beauty based on holistic approach.

and to wipe out stress while maintaining both physical and mental balance.

Slip into one of the country's spas if you want to treat yourself with a soothing massage, refreshing **aromatherapy treatment**, or a dip into a steaming **Jacuzzi**. Enjoy the treatment which started in the royal palaces and have a once-in-a-lifetime experience.

Indonesia is famous for maintaining health and beauty. Spas in Indonesia are based on the concept of total beauty, which originates from the primeval wisdom that looks at aspects of inner and outer beauty to

penampilan tetapi juga kecantikan hati. Inilah yang dinamakan holistic approach terhadap kecantikan. Kecantikan dicapai melalui bioenergy exercises, meditasi, memakai obat herbal, dan aromaterapi. Kecantikan di luar atau fisik dicapai melalui perawatan mulai dari kepala sampai ke ujung termasuk kaki, perawatan rambut, perawatan badan yang menyeluruh seperti mandi herbal dan pijat, manikur-pedikur, perawatan dan wajah.

Banyak spa di Indonesia tidak hanya menawarkan perawatan tubuh, tetapi juga

menyediakan tempat menginap dengan suasana alam. Terdapat sekitar 200 spa terpencar di seluruh penjuru Indonesia. Perawatan spa Indonesia yang paling terkenal adalah traditional massage atau aromatherapy. Massage Indonesia menggunakan ramuan tradisional seperti luluran. Tujuan dari massage ini adalah untuk membuat kulit bersih, cerah, dan tampak segar.

Secara umum, perawatan spa di Indonesia menyediakan minuman tradisional terbuat dari herbs dan akarakaran, yang dikenal sebagai jamu.

mediate total beauty. Most people would agree that beauty is not just a matter of outer looks but also inner beauty. This is a wally referred to as the holistic approach to boking at inner beauty. The inner beauty through bio-energy exercises, mediation, taking herbal medicines, and aromatherapy treatment. The outer beauty is attained through head-to-toe treatment, reducing hair treatment; whole body meament which includes herbal bath and massage; manicure and pedicure; and

massage uses traditional herbal cosmetics as luluran. The purpose of this type of massage is to lighten the skin and make it work much fresher.

Generally, Indonesian spa treatments provide traditional drinks made of herbs



Work out and stay fit.



Indonesia's spas offer traditional health and beauty treatments.



and roots, locally known as jamu. Most Indonesians believe that jamu is a powerful remedy to alleviate light ailments such as fatigue, headaches, aching bones or chills.

Banyak orang percaya bahwa jamu adalah obat yang sangat manjur untuk menghilangkan sakit-sakit ringan seperti kecapaian, sakit kepala, pegal dan linu.



DE-STRESS: Indonesian massage uses traditional herbal cosmetics.

As the capital of Indonesia, Jakarta offers the full range of traditional health and beauty treatments. One popular spa is the Kemang Day Spa located in South Jakarta which offers a range of soothing and relaxing specialties including body massage. It also offers the scalp treatment, which is good for hair loss, dandruff, prematurely gray or damaged hair. Day Spa's aromatherapy Kemang treatment, applied with sweet almond and rich cream to the shoulder and back, hand and foot massage, including reflexology is an enjoyable way to relax while revitalizing your hair and scalp.

Another famous health and beauty centre is the **Taman Sari Royal Heritage Spa** in Central Jakarta which features state of the art facilities and warm professional services, with an array of traditional herbs and unique treatments.

Many hotels in Jakarta also offer free spa with their own tailor-made treatments to attract more customers.

Sebagai Ibukota negara, Jakarta menawarkan berbagai rawatan kesegaran dan kecantikan tradisional. Salah satu spa sangat yang populer adalah **Kemang Day** Spa di Jakarta Selatan yang menawarkan kekhususan

yang menyegarkan dan membuat rileks termasuk body massage. Kemang Day Spa juga menawarkan perawatan kulit kepala yang sangat bagus untuk mencegah kerontokan rambut, ketombe, rambut putih, rambut rusak. Perawatan aromatherapy dari Kemang Day Spa, yang menggunakan sweet almond dan rich cream pada pundak dan punggung, tangan dan kaki, termasuk refleksiologi, adalah cara yang menyenangkan untuk rileks menghidupkan sembari kembali pertumbuhan rambut dan kesehatan kulit kepala.

Pusat kesehatan dan kecantikan yang terkenal lain termasuk **Taman Sari Royal Heritage Spa** di Jakarta Pusat dengan ciri khas fasilitas dan pelayanan profesional dengan bermacam-macam ramuan obat tradisional dan perawatan yang istimewa.

Banyak hotel di Jakarta juga menawarkan spa gratis dengan perawatan yang dibuat sesuai keinginan pengunjung guna menarik banyak pelanggan.

























Hidup penuh warna dengan "kesaktian" baru Kartu Niaga Visa Electron Cerminkan warna diri Anda dengan 9 pilihan disain

HUNTIFOR ANTIQUES Berburu Barana Antik

IF YOU'RE a lover of batik and other traditional Indonesian handicrafts, Jakarta provides a lot of shopping places where you can find these attractive pieces.

Traditional Indonesian arts and handicrofts are popular as souvenirs and you can find them at Sarinah Department Store on Jalan Thamrin, Pasaraya on Blok M, Plaza Atrium on Jalan Senen Raya, and the numerous shops along Jalan Kemang Timur Raya in South Jakarta.

Batik has become high fashion in recent years so much so that some top Indonesian designers have opened shops in a number of malls. In Kebayoran Lama, there are several batik shops where you can watch the making of batik, which comes in a variety of colors and designs. Its cost can also vary depending on its quality and JKA ANDA seorang pecinta batik dan kerajinan tangan tradisional Indonesia, lokarta menyediakan banyak tempat belanja di mana Anda bisa menemukan barang-barang menarik tersebut.

Kerajinan tangan dan seni tradisional Indonesia sangat populer sebagai cinderamata dan Anda bisa di Sarinah mendapatkannya Department Store Jl. M.H. Thamrin, Pasaraya Blok M, Plaza Atrium di Jl. dan banyak toko-toko Senen Raya, sepanjang Jl. Kemang Raya Timur di Jakarta Selatan.

Batik telah menjadi "high fashion" belakangan ini sampai sampai beberapa desainer terkenal Indonesia telah membuka butik di beberapa mal. Di Kebayoran Lama, terdapat beberapa toko batik di mana Anda sekaligus dapat menyaksikan proses

PRECIOUS GOODS: Items like these can be bought at Sarinah Department Store, which has a large variety of crafts and batiks from all over Indonesia.

Irraditional batik is hand-made and batik-making is a painstaking process. The best catik comes from Cirebon, Yogyakarta and Solo, where the art of hand-painting batik tulis is largely practiced.

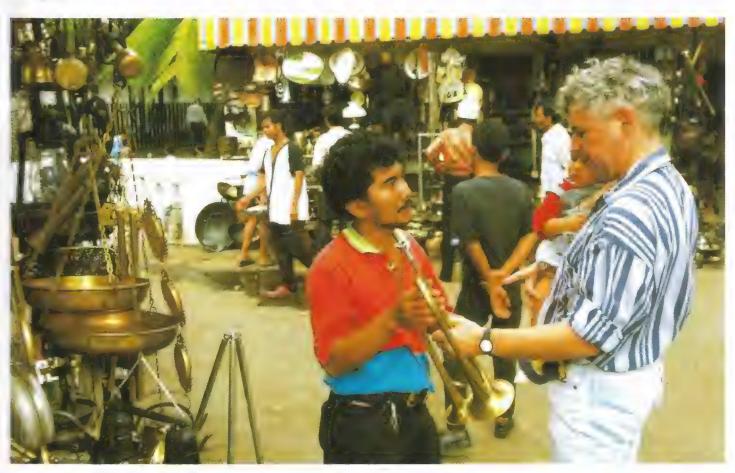
For the brave and adventurous travellers, visiting Jakarta is not complete anthout going to Pasar Tanah Abang, where you can find real bargains for batiks and textiles.

If you're looking for the most extensive collection of antiques in the city, Jalan Surabaya is the best place to shop. Situated in the Menteng area, close to Taman Ismail Marzuki, it is full of bronze ware, old coins, 'Chinese' porcelains which are in fact from Central and West Java, east and nesian textiles, terracotta, ceramics, eather puppets and all kinds of stuff. Alternative shopping places for antiques are Jalan Kebun Sirih Timur Dalam in the northwestern part of Menteng and Jalan Majapahit.

pembuatan batik dalam beragam warna dan desain. Harganya juga beragam tergantung kualitas dan kerumitan desain dan pengerjaannya. Batik tradisional biasanya buatan tangan dan proses pembuatan batik membutuhkan ketelitian yang sangat tinggi. Batik-batik berkualitas tinggi biasanya datang dari Cirebon di Jawa Barat, Yogyakarta, dan Solo di Jawa Tengah, di mana seni batik tulis tangan dibuat.

Bagi Anda yang berani dan suka tantangan, mengunjungi Jakarta serasa belum sempurna kalau belum mengunjungi **Pasar Tanah Abang**, di mana Anda bisa mendapatkan batik dan bahan kain dengan harga murah.

Jika Anda mencari koleksi barang antik di Jakarta, **Jalan Surabaya** adalah tempat yang baik dan terkenal untuk belanja. Terletak di daerah Menteng, dekat Taman Ismail Marzuki, Jalan Surabaya penuh dengan benda-benda dari perak, uang lama, porselin Cina yang sebenarnya



WIDE CHOICES: Jalan Surabaya has the most extensive collection of antiques.





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Traditional batik is hand-made and batik-making is a painstaking process. Stamped, screen-printed and hand-printed batiks can be found in Indonesia's shopping malls.

When shopping for antiques, at least some basic knowledge is necessary. In several places, fake antiques are made and sold that are difficult to distinguish from the genuine ones.

For traditional style furniture, check out Jalan Ciputat and Jalan Kemang Raya, both in South Jakarta.

berasal dari Jawa Tengah dan Jawa Barat, kain-kain dari Indonesia bagian Timur, terracotta, keramik, dan segala macam barang. Pasar alternatif untuk barang antik adalah **Jl. Kebun Sirih Timur Dalam** dan **Jalan Majapahit**.

Ketika Anda membeli barang antik, beberapa pengetahuan dasar mengenai



In buying handicrafts outside malls, be ready to bargain for everything. Look around to get an idea of prices before making any offer. In a shop not located in malls, where prices aren't displayed, show cour interest in an item, and the seller will state a price, normally up to two times as much as the expected prices. If you make a counteroffer, that means you're seriously interested in buying. Begin low and expect to meet the seller at least halfway. Having a good price is partly due to one's wit in cargaining.

For some unique wood crafts and souvenirs, venture nto Jalan Jaksa, the little alley street that cuts through Jalan Wahid Hasyim. Discover also extraordinary wood carvings, quality furniture, paintings, exquisite silver rare gems ceramics in small souvenir and art shops lining Jakarta's busy streets. 🥻

barang antik sangatlah perlu. Di beberapa tempat, barang antik tiruan dibuat dan dijual serta sulit untuk membedakannya dari barang antik yang asli.

Untuk furniture gaya tradisional, datanglah ke **Jalan Ciputat** dan **Jalan Kemang Raya**, keduanya terletak di Jakarta Selatan.

Bila Anda membeli barang kerajinan tangan di luar mal, siap-siap untuk menawar. Periksa dan bandingkan dulu barang sejenis di toko sebelah sebelum menawar. Di toko yang tidak terletak di mal, di mana harga-harga barang tidak tertera di barang tersebut, tunjukkan keinginan Anda untuk membeli barang tertentu, dan penjual akan memberikan harga, biasanya sampai dua kali lipat dari harga normal. Kalau anda menawar, itu berarti Anda berminat untuk membeli tersebut. Mulailah barang menawar harga rendah. Untuk dapat membeli dengan harga bagus sebenarnya tergantung keberanian untuk menawar.

Untuk ukiran kayu dan cinderamata, kunjungi **Jalan Jaksa**, sebuah jalan kecil yang tembus ke Jalan Wahid Hasyim. Beberapa ukiran kayu yang indah, furniture bermutu tinggi, lukisan, barang-barang dari perak, gems, dan keramik terpampang di toko-toko kecil sepanjang jalan-jalan sibuk di kota Jakarta.



NAME IT, YOU GOT IT: Many kinds of stuff can be found at Jalan Surabaya. If you're an artifact collector, Jalan Surabaya is a good place to visit.

Dari seluruh arah TARIK TUNAI

dengan KARTU ATM NIAGA

begitu mudah

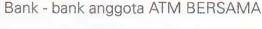




Dimanapun Anda berada, urusan tarik tunai bukan masalah lagi karena dengan kartu ATM NIAGA Anda dapat melakukannya dengan mudah melalui semua mesin ATM yang tergabung dalam jaringan ATM BERSAMA. Jadi di arah manapun Anda butuh tarik tunai, ribuan mesin ATM BERSAMA pasti ada didekat Anda.



Nyaman dan di mana-mana















- Bank Bumiputera
 Bank Muamalat
 Bank NISP
 Standard Chartered
- ABN Amro Bank Jabar Bank Prima Exspress Bank Mayapada Bank Commonu
- Bank IFI Bank Arta Niaga Kencana Bank DKI Bank Jatim Bank B
- Bank Artos Bank Swadesi BPD Kalsel BPD Kaltim BPD Sulsel BPD
- BPD DIY Bank Nusantara Parahyangan

Keeping in Touch

Tetap Menjalin Hulbungan

ACID more telecommunications

- paning in Jakarta as the number

- increasing.

nmunications services in fire are not yet at an acceptable level to other Asian countries.

In ountry's telecommunications growing, fueled by rising living and increasing twing ownership and the company ownership and the company ownership and company ownership and

Sambaya, the country's second largest city, but the great of concentration of telephone though still vary low.

the introduction of Globel

The number of cellular

The subscribers has grown significantly.

The introduction of

TOKOTOKO PERILNGKAPAN dan jasa telekomunikasi di Jakarta semakin bertambah sening dangan berlambahnya pelanggan.

Memang pelayanan telekomunikasi di Indonesia belum mencapai level yang menggembirakan dibandingkan dengan negara-negara Asia lainnya, tetapi industri telekomunikasi di Indonesia terus berkembang, didorong oleh standar kehidupan yang semakin tinggi dan liberalisasi kepemilikan perusahaan dan struktur saham.

Ibukota Jakarta, bersama-sama dengan Surabaya, kota besar kedua di Indonesia, mempunyai konsentrasi telepan terbesar walaupun masih sangat rendah dibandingkan dengan potensinya.

Scjak diperkenalkannya Global
System for Mobile Communications



Laptops on display.

Mangga Dua Mall, which is attached to Hotel Dusit Mangga Dua. Besides low-priced computers, you can also find there the latest models of laser printers, color inkjet printers and dot matrix printers, color flatbed and handheld scanners, LCD panels and video projectors.

Locally assembled PCs, which you can buy from any computer store at **Mangga Dua** or **Ratu Plaza**, are much cheaper than branded ones, but you really have to



have a very undergood standing computers ensure that you get cheated. Some computer stores tend to give you second-rated components. Don't hesitate to ask them to open the case for you to make sure that you whatever get have paid. 🧞

produk berkualitas tinggi seperti tersedia di penyalur resmi yang terkadang menyediakan juga teknologi informasi. Ada banyak penyalur komputer tempat resmi di perbelanjaan Jakarta, khususnya di Plaza Ratu di Jakarta Plaza Selatan, Mada Gajah di Jakarta Pusat.

Mangga Dua.

Kunjungi juga **Plaza Orion** yang penuh dengan toko komputer perangkat keras komputer dan permainan komputer. Komponen komputer yang sulit dicari seperti kabel yang sangat panjang dan kabel dengan kombinasi konektor yang agak langka bisa didapatkan di sini.

Jika anda ingin memperbaiki dan membeli suku cadang notebook, anda bisa singgah di **Mal Mangga Dua**, yang bersebelahan dengan hotel Dusit Mangga Dua. Selain komputer murah, anda juga akan menjumpai model-model terakhir laser printer, color inkjet printers dan dot matrix printer, color flatbed dan handheld scanner, LCD panel dan video projector.

PC yang dirakit secara local, yang bisa dibeli di semua toko komputer di Mangga Dua atau Plaza Ratu, jauh lebih murah dibandingkan dengan komputer bermerek, tetapi anda harus benar-benar mengerti tentang komputer supaya anda tidak menyesal kemudian. Beberapa cenderung memberikan komputer komponen kelas dua. Jangan ragu-ragu membuka mereka untuk meminta kemasannya untuk memastikan bahwa anda mendapatkan apa yang anda beli atau bayar. 🧸

SATU NOMOR TELEPON UNTUK SEMUA URUSAN PERBANKAN ANDA



DAPAT DIAKSES DARI SELURUH INDONESIA



flowers, flowers everywhere

Bunga Di mana-mana

ONE OF the oldest ways of expressing our emotions is through flowers. Every sentiment is expressed by these delicate blossoms and as we all know, flowers have a language and meaning of their own. Red roses, for instance, signify love; chrysanthenums cheerfulness, carnation, fascination; dataies, innocence; and a bouquet of withered flowers, rejected love.

Howers suit on occosion, be it birthday graduation, wedding, or funeral. They make elegant gifts to anybody and are a perfect replice of human life. I very person can always be imaginative with flowers. You can amange red and purple tulip with pink roses and caspeas in a ceramic vose, put yellow roses and baby's breath in a clear glass, or present red roses in a box. You can decorate your tables with flowers in small tumblers, make a simple floral pin or

SAIAH SAIU cara yang paling tua uniuk mengungkapkan perasaan adelah dengan bunga. Setiap perasaan alungkapken oleh bunga yang indah ini dan seperti kita tahu bersama bunga mempunyai bahase dan arti tersendiri. Mawar merah, misalnya, berarti cinjo, krisendenum untuk keceriaan, camation untuk rasa kagum; daisies untuk kesucian, dan satu buket bunga layu berarti cinta yang ditolak.

MI WILL

Bungo cocok untuk semua kesempatan, apakah untuk hari ulang tahun, wisuda, pernikahan, otou pemakaman Mereka bisa menjadi hadiah yang elegan kepada stapa saja dan replika sempurna dari kehidupan manusia. Settap orang selalu bisa berimajinasi dangan bunga. Anda bisa merangkai tulip merah dan ungu dengan mawar merah hati dan caspeas di patkeramik, mawar kuning dan baby's breath

SEND ME FLOWERS, Flowers have a language and meaning of their own

couquets in golden frames. You can also reads with flowers or create intricate designs with fresh coconut leaves as most Balinese Hindus do.

Indonesia, you can find numerous wers. Many Indonesians grow flowers in homes. Heliconia, adenium desert and bougainvillea are commonly in the gardens and yards of many

For many years now, Indonesia has exporting and importing cut flowers.

Every year, the demand for cut flowers in the many year as much as between 15

di gelas bening, atau memberikan hadiah mawar merah di kotak. Tentu anda juga bisa menghiasi meja anda dengan menyimpan bunga di gelas tupperware, atau pin bunga sederhana atau tiara dari bunga-bunga segar, atau menyimpan bunga kering di bingkai emas. Anda juga bisa menghias bungkusan hadiah untuk keluarga dan teman dengan bunga atau menciptakan karangan bunga yang indah dengan pucuk kelapa seperti apa yang kebanyakan orang Hindu di Bali lakukan.

Di Indonesia, anda bisa mendapatkan banyak sekali bunga. Banyak orang Indonesia menanam bunga di rumah mereka. **Heliconia**, **mawar adenium**,



Flowers fit any occasion, be it birthday, graduation, wedding or funeral.



Lovely flowers from Sarita Florist

and 20 percent. However, in terms of cut flower export, Indonesia's export value is still relatively smaller compared to its opportunity. Indonesia is too dependent on imported flower seeds. Aside from the Netherlands, Indonesia imports cut flowers from Thailand and Malaysia.

Of the different kinds of flowers, roses, carnation, gerbera, and chrysanthemums are most demanded by florists and flower shops in Indonesia.

Flower shops abound in Indonesia and if you want to express your sentiment with flowers, there are many flower shops in Jakarta to choose from. Sarita Florist is the best bet. Sarita Florist sells fresh and artificial colorful flowers.

So if you want to be natural in expressing your Creative flower design from Sarita Florist perasaan emotions, go for flowers. 🥾

dan bougainvillea sering ditemukan di taman dan halaman orang rumah Indonesia.

Untuk tahun-tahun sekarang, Indonesia mengimpor mengekspor bunga potong. Setiap tahun permintaan bunga potong di Indonesia tumbuh antara 15 20 dan persen. Namun, nilai ekspor bunga potong masih lebih kecil dibandingkan

dengan permintaan. Indonesia terlalu menggantungkan diri pada bibit bunga impor. Indonesia mengimpor bunga potong dari negara tetangga seperti Malaysia dan Thailand, selain itu juga dari Belanda.

Dari beraneka ragam bunga, mawar, carnation, gerbera, dan krisentenum

adalah yang paling banyak diminati oleh perangkai dan toko bunga di Indonesia.

Ada banyak toko bunga di Indonesia dan jika anda mengungkapkan ingin perasaan anda dengan bunga, ada banyak sekali toko bunga di Jakarta. Salah satunya adalah Sarita Florist di Jakarta Selatan. Sarita Florist menjual bunga segar dan warna-warni bunga artifisial.

Jadi kalau Anda ingin memberikan kesan alamiah dalam mengungkapkan anda, pilihlah

bunga. 🛼



Jangan sampai tua di antrian!

Caralan layanan NIAGA Quick PAY, cara nyaman bayar tagihan rutin

Jenis tagihan rutin Anda (PLN, Telkom, Telepon Selular, Kartu Kredit, dan lainnya), bayar saja dengan lebih lebih cepat dan nyaman melalui

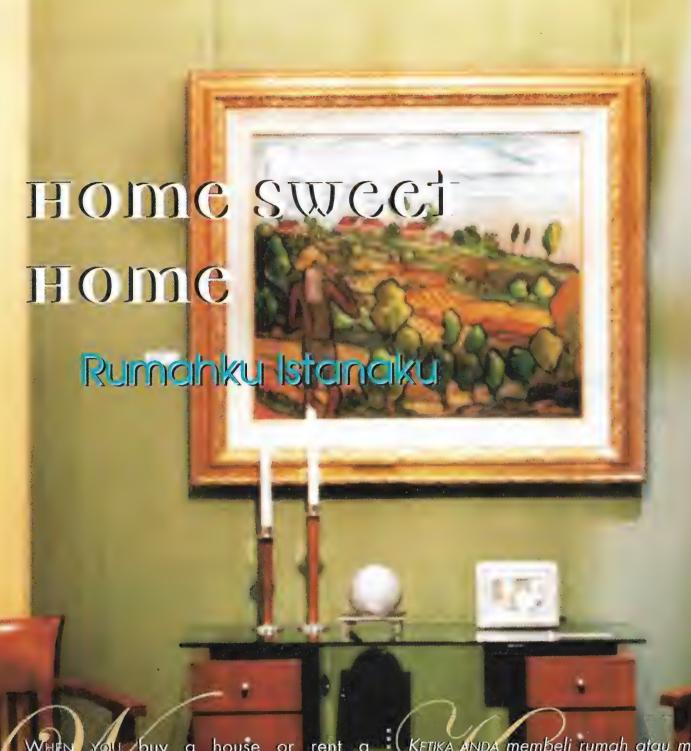
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met muda? Hindari antrian, bayar tagihan rutin dengan NIAGA Quick PAY!

NIAGA UICK

Untuk informas hubungi:





When you buy a house or rent a condominium in Indonesia, you'll probably want to do something more to make it feel like it's truly yours. Whether you want to put elegant furniture, place carpets or install a Jacuzzi, you'll undoubtedly need a little help.

But you are fortunate as most shopping malls in Jakarta and other big cities in the country offer a wide range of goods and services to make interior designing trouble-free and within your means. Whether it is furniture, carpets or curtains, there are many shops here that provide customized interior design services.

For instance, Aesthetics, which is known for its modern yet simple furniture and home accessories, provides interior design consultants. All the furniture from Aesthetics combines imported fabric and KETIKA ANDA membeli rumah atau menyewa kondominium di Indonesia, anda mungkin akan merancang sesuatu sehingga anda merasa bahwa rumah atau kondominium itu adalah betul-betul milik anda. Apakah anda ingin membeli furniture yang elegan, memasang karpet atau membuat Jacuzzi, anda pasti akan membutuhkan sedikit bantuan.

Tetapi anda beruntung karena kebanyakan mal-mal di Jakarta dan kata besar lain di Indonesia menyiopkan bermacam-macam barang dan pelayanan yang membuat desain interior menjadi labih mudah dan dengan biaya yang terjangkau. Apakah itu fumiture, karpet atau garden, ada begitu banyak toko yang menyediakan interior design yang dibuat sesuai keinginan pelanggan.

Sebagai contoh, Aesthetics, yang

भ्यवराग्यायस्थात्वाचाराग्यायस्थात्वाचाराम्यायस्थात्वाचाराम्यायस्थात्वाचाराग्यायस्थात्वाचाराम्यायस्थाति

and quality wood from Indonesia. In scarta, you can find Aesthetics at Tebet and Kemang.

Buying pieces of furniture in Indonesia is piece of cake. A wide range of well-consigned locally produced as well as moorted furniture is available in Indonesia. From tropical favorites like rattan, bamboo, and other hard woods, to antiques, absolutely find what you need within price range.

you want furniture and accessories a casual classic style, **Floral Home** is place to shop. Floral Home, which also consultation services for choosing the choosin

For you to be enlightened as to the kind designs, fixtures, furnishings, and color meme, you might want to visit Jakarta Design Center on Jalan Gatot Subroto.

If you're searching for carpets of good

quality, you can find them at PD Ricky's Carpets. Carpets and rugs not only and comfort to your time, but also errance a room's ambience complementing existing décor and furniture, and bring an atmosphere of warmth, elegance, ind grace.

When buying a screet or rug, look but for the intricate clarity of

terkenal dengan furniture modern tetapi sederhana dan perlengkapan rumah lainnya, menyediakan konsultan interior design. Semua furniture dari Aesthetics menggabungkan kain impor dan kayu berkelas dari Indonesia. Di Jakarta, anda bisa menemukan Aesthetics di Tebet dan Kemang.

Membeli furniture di Indonesia sangatlah mudah. Beragam furniture yang diproduksi secara lokal dan yang diimpor tersedia di Indonesia mulai dari pilihan daerah tropis seperti rotan, bambu, kayu jati, dan kayu keras lainnya, sampai barang antik, anda pasti akan menemukan apa yang anda inginkan dengan harga yang terjangkau.

Jika anda ingin membeli furniture dan perlengkapan rumah dengan gaya klasik, **Floral Home** adalah tempat untuk mencari. Floral Home, yang juga menyediakan jasa konsultan untuk warna dan penempatan perlengkapan rumah, mempunyai toko di Plaza Senayan, Plaza Indonesia, Plaza Bintaro Jaya, dan Mal Pondok Indah. Di Floral Home, kebanyakan furniture dan perlengkapan rumah lainnya



Well-designed furniture from Aesthetics.







Aesthetics offers a wide range of goods and services to make interior designing trouble-free and within your means.

design, colour combination and the type of materials used since these elements will spell out whether the item is of high quality and will therefore also determine the price. For example, those carpets or rugs with vegetable dyes are more expensive.

A good quality carpet should look better with wear. That's why dealers encourage customers to walk on them. Beautiful and exotic carpets are costly. But bear in mind, you are paying for quality.

seperti bingkai foto, jam dalam berbagai bentuk, karpet, dan kain gorden impor.

Kalau Anda ingin mengetahui desain, fixture, dan furnishings serta kombinasi permainan warna, Anda bisa mengunjungi **Jakarta Design Center** di Jalan Gatot Subroto.

Jika Anda ingin mencari karpet berkualitas tinggi, Anda bisa menemukannya di **PD Ricky's Carpet**. Karpet dan kain tidak hanya memberikan kenyamanan, tetapi juga meningkatkan ambiance dari ruangan dengan melengkapi dekor dan furniture yang ada, serta menyajikan suasana kehangatan dan elegan.

Jika membeli karpet atau kain, carilah motif-motif yang indah, design yang jelas, serta kombinasi warna dan jenis material yang digunakan karena elemenelemen seperti ini akan menunjukkan apakah barang itu berkualitas tinggi dan pada akhirnya akan

menentukan harga. Sebagai contoh, karpet dan kain dengan motif bunga dan dedaunan akan lebih mahal dibandingkan dengan motif lain.

Karpet berkualitas tinggi akan kelihatan lebih bagus kalau dipakai. Karena itu penjual biasanya menganjurkan pembeli untuk berjalan di atasnya. Karpet yang indah dan eksotik sudah pasti mahal, tetapi ingat Anda membayar barang-barang berkualitas.





Bila Dua Kredit yang Anda Butuhkan Kredit Spektakuler Solusinya!



Dengan fasilitas Niaga Specta Dual Kredit, Dengan fasilitas Niaga Specta Dual Kredit, Dual Bredit, Dengan bisa menggunakan Kartu Sakti Bank Niaga untuk membeli rumah lengkap isinya, mobil dengan aksesorinya atau apapun yang Anda impikan.

Managan fasilitas kredit SPEKTAKULER untuk mewujudkannya dengan Managan Cepat dan Ringan.

Untuk informasi hubungi:



off we go

Ayo, Jalan-jalan

Drop by any mall in downtown Jakarta and you would immediately notice the eminent presence of various entertainment facilities there. Indeed, malls in lakerta and other big cities have rapidly, become entertainment centers.

leading the pack is Cineme 21, uncoubjedly the biggest movie house chain in the country. Cinema 21 virtually controls theotres in malls and various shapping centres in lakarta and other big cities in the country, so much so that its grip on the movie house chain borders manapaly.

Relatively new titles, both foreign and domestic movies, are found in Cinema 21, which boasts of an extensive network of airconditioned movie houses in the Greater lakarta area, mostly situated in malls and shopping centres. Most of these are 4 by 7 screen cinemas, while theatres located in

MAMPIR Kt salah satu mal di ibukote dan Anda akan serta merta menyadari keberadaan berbagai fasilitas hiburan. Mal-mal di Jakorta dan kota besar lamnya memang cepat sekali berkembang menjadi pusat hiburan.

Yong terkemuko odalah Cineme 21, joringan bioskop terbesar di Indonesia Cinemo 21 mengantral bioskop bioskop di lakarta dan daerah sekitarnya.

Hilm-film yang baru, baik film asing moupun karya dalam negeri, diputar di Cinema 21, yang mengandalkan pada jaringan yang luas dan ruang bioskop berpendingin AC di Jakarta dan sekitarnya, yang kebanyakan di mal-mal dan pusat perbelanjaan. Kebanyakan layar bioskop ini berukuran 4 banding 2, keisimewaan lain bioskop di mal-mal yang dibangun baru baru mi menggunakan sistem tata

BREAK I Win: From the Jacob power leed a break and La Make Considerably aller diza indenesia is a good in the spend your lights with the safe.

built malls feature a high-tech stereo system.

And if you prefer home entertainment to most malls have movie rentals in Disc, Video Compact Disc, and Digital Disc formats.

Aside from movie houses, malls are also numerous amusement centres such zero Zone and Sega World. You can Time Zone and Sega World in a number of malls such as Mal Taman Accarek in West Jakarta.

can also unwind by playing billiards

Equator Billiard.

Night life? pubs, : ::: nightclubs, karaoke -- Tes - _ inoming in and other : : cres in the ==:.-**y. While of these e spots tacce happy during the prices = - cks are often to half of the - : -- : price, :erween 7 p.m. and 9.p.m., others

EBONTE EBONTE

Go bowling and put more fun in your life.

noose to have the

hours at midnight.

we to Play Bowling?

while it is commonly said that the two second Indonesian pastimes are eating and shopping, sports has gained popularity me country in the last few years. And one sees sports activities is bowling. Many reconstants enjoy bowling exclusively as a second while others take bowling at

suara berteknologi tinggi.

Dan apabila Anda lebih menyukai hiburan di rumah, beberapa tempat di malmal di Jakarta memiliki tempat untuk menyewa film dan bahkan membeli film. Baik dalam bentuk Laser Disc, bentuk Video Compact Disc (VCD), maupun Digital Video Disc (DVD).

Selain bioskop, mal-mal juga mempunyai berbagai amusement centres seperti **Time Zone** dan **Sega World.** Anda juga bisa meluangkan waktu dengan bermain billiar di **Equator Billiard.**

Kehidupan malam? Café, pub, disko,

klub malam, dan karaoke lounge sekarang menjamur di Jakarta dan kota besar lain di Indonesia. Beberapa dari tempat kehidupan malam memberlakukan "happy hours" antara jam tujuh dan sembilan malam, di mana harga minuman bisa turun sampai 50 persen dari harga biasa, beberapa tempat lain yang

memberlakukan "happy hours" pada tengah malam.

Rindu Bermain Bowling

Sering kita dengar orang mengatakan bahwa dua kegiatan yang disukai orang Indonesia adalah makan dan belanja. Itu dulu! Olahraga mulai menjadi populer di negeri ini beberapa tahun belakangan ini. Salah satu olahraga yang mulai digemari adalah bowling. Banyak orang Indonesia Bowling is an indoor sport using a ball between six and 16 pounds to knock down 10 pins set in a triangular array at the other end of the lane.

In Jakarta, there are a number of bowling centres with a capacity of approximately 100 lanes. Some of these bowling centres open as early as 9 a.m. and close between 12 midnight and 1 a.m.

If you need to de-stress after a long day, check out **Grand Bowling** in Supermal Lippo Karawaci in Tangerang, Banten which has 26 lanes and is fully computerized. You can also play at **Blok M Bowling Centre**, which has 24 lanes and is located inside the Blok M Mall in South Jakarta or at **Millennium Plaza Senayan** in Central Jakarta, which has 30 Brunswick synthetic lanes.

Try also the **Galeria Kodel Boling** or the **Jaya Ancol Bowling**, which are both located in North Jakarta and are of menikmati bowling semata-mata hanya sebagai rekreasi, sementara yang lain bermain bowling dengan sangat serius.

Bowling adalah olahraga dalam ruangan menggunakan bola antara enam sampai 16 pon untuk menjatuhkan sepuluh anak bowling yang disusun segitiga pada ujung lajur.

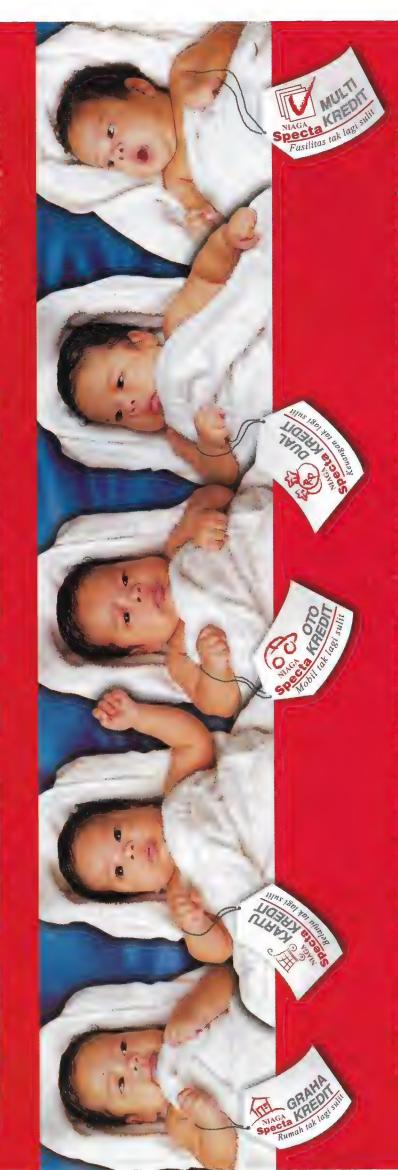
Di Jakarta, ada beberapa pusat bowling dengan kapasitas keseluruhan sekitar 100 lajur. Beberapa pusat bowling sudah dibuka sejak jam sembilan pagi dan tutup antara jam 12 malam dan jam satu pagi hari.

Jika anda ingin menghilangkan stres sesudah kerja keras sepanjang hari, datanglah ke **Grand Bowling** di Supermall Lippo Karawaci di Tangerang, Banten. Grand Bowling mempunyai 26 lajur dan seluruhnya menggunakan komputer. Anda juga bisa bermain bowling di **Blok M Bowling Centre**, yang



SIGHTING: Planet Hollywood is one of the popular entertainment centres in Jakarta.

Telah Lahir 5 Fasilitas SpeciakREDI



Bank Niaga menghadirkan 5 fasilitas kredit SPEKTAKULER yang dapat mewujudkan semua impian dan kebutuhan Anda

Mudah. Anda bisa mendapatkan fasilitas kredit dengan persyaratan yang mudah.

Cepat. Segala proses pengajuan kredit spektakuler Anda akan dilayani dengan cepat dan dapat mewujudkan semua kebutuhan Anda segera. <mark>Ringan.</mark> Jangka waktu, suku bunga dan besar angsuran ringan serta fleksibel, disesuaikan dengan kemampuan finansial Anda

Buktikan segera dengan permohonan kredit Anda melalui cabang **Bank Niaga** terdekat







FUN IN MOTION: Children and adults have fun at the Ice Skating Rink in Mal Taman Anggrek.

international standards and excellent condition. The Galeria Kodel Boling inside Mega Mal Pluit has 24 lanes and uses computerized scoring while the Jaya **Ancol Bowling** in Ancol has 40 lanes and also uses computerized scoring system.

You can also play bowling at Goro Bowling Centre, which has 18 wood Brunswick lanes and is situated inside the Goro Supermarket in Kelapa Gading, North Jakarta.

For family standards, Kebayoran Bowling Centre in South Jakarta or to Manggala Bowling Centre at Manggala Wana Bhakti Building in West Jakarta. Both use the manual scoring system and are of fair condition. The Kebayoran Bowling Centre has 20 lanes while the Manggala Bowling Centre has 12 lanes.

Luxury Theatres

If you're a movie enthusiast and want a cozy theatre, check out the Multiplex Grande Pasaraya at Pasaraya shopping mall or the Premiere Theatre at Plaza Senayan.

Both located in South Jakarta, Multiplex Grande Pasaraya and Premiere Theatre are mempunyai 24 lajur dan terletak di dalam Blok M Mall di Jakarta Selatan, atau Millennium Plaza Senayan di Jakarta Pusat, yang mempunyai 30 lajur sintetik Brunswik.

Anda juga bisa datang ke Galeria Kodel Bowling atau Jaya Ancol Bowling, dua-duanya di Jakarta Utara, berukuran internasional dan kondisinya sangat bagus. Galeria Kodel Bowling, yang terletak di dalam Mega Mal Pluit, mempunyai 24 lajur dan menggunakan pencatatan angka dengan komputer sementara Jaya Ancol Bowling di Ancol mempunyai 40 lajur.

Atau kalau Anda suka, Anda bisa bermain bowling di Goro Bowling Centre di Goro Supermarket Kelapa Gading, Goro Bowling Center mempunyai 18 lajur Brunswick dari kayu.

Untuk standar keluarga, kunjungi



Eniov the food and live music at La Moda Café in Plaza Indonesia.



formity and friends at Kemang Chinese Restaurant.

You don't have to stand in a long to purchase a ticket. You can also to be compared to the day in advance from Grande Pasaraya and Premiere

Multiplex Grande Pasaraya

Multiplex Grande Pasaraya

Theorem Theatre, you can sit in a

more stress-free than the

more of your ordinary multiplex. A

more of foreign entertainment magazines

more of perusal.

and want to eat, you can order some and which from their affable staff and enjoy munching in the lounge or meatres. The prices of food and the Multiplex Grande Pasaraya and the Theatre are quite expensive but the staff of the

the theatres and enjoy the section of the theatres and enjoy the section of the s

Kebayoran Bowling Center di Jakarta Selatan atau Manggala Bowling Centre di Gedung Manggala Wana Bhakti di Jakarta Barat. Keduanya menggunakan sistem pencatatan nilai secara manual dan ruangan ber-AC, Kebayoran Bowling Centre mempuyai 20 lajur sedangkan Manggala Bowling Centre 12 lajur.

Bioskop Mewah

Jika anda suka menonton film dan ingin mendapatkan teater yang nyaman, anda bisa mampir ke Multiplex Grande Pasaraya di mal Pasaraya atau Teater Premiere di Plaza Senayan.

Keduanya terletak di Jakarta Selatan, Multiplex Grande Pasaraya dan Teater Premiere sangat berbeda jauh dari teaterteater lain di Indonesia. Di bioskop ini, yang juga dikenal dengan MPX, anda tidak perlu mengantri untuk membeli tiket. Anda juga bisa membeli tiket sehari sebelumnya dari Multiplex Grande Pasaraya dan Teater Premiere.

Sambil menunggu film mulai diputar, anda bisa bersantai di lounge. Di lounge ini sudah pasti tidak membuat stress seperti di tempat tunggu teater pada umumnya. Beberapa majalah hiburan asing juga tersedia untuk anda di sini.

Jika anda ingin makan, anda bisa memesan makanan dan minuman lewatr pramuniaga dan anda bisa makan di lounge atau di dalam teater. Harga makanan dan minuman di Multiplex Grande Pasaraya dan Teater Premiere relatif sedikit lebih mahal tetapi tidak terlalu berbeda jauh dari café-café lainnya di Jakarta.

Apabila Anda tidak ingin makan atau minum, Anda dapat menunggu di dalam teater sambil menikmati tempat duduknya yang nyaman dengan sandaran kakinya, dan meja-meja kecil yang senantiasa tersedia.

Shop Till You Dego

Belanja Sepuasnya

(Clemen

SHOPPING MALLS in laker to are corrucapie of priceless finds and good buys. Show windows are a glitter with displays of all that is fashionable and trendy in clothes, jewelry, watches, shoes, bags, accessories, perfumes, cosmetics, personal core and many others.

Jakarta features mall after mall of various types of clothes for both men and women. With textiles and garments being Indonesia's second largest export commodity, shappers have lots of clothes stores to look through. Although many shaps and stalls sell take designer clothes, shappers can also buy the real thing. Bigs department stores like Matro and Sogo offer expensive to affordable ready-to-wear furopean and American collections for men and women.

Metro in Pandak Indah Mall and

MALMAL di Jakorta berlimpahan dengan barang barang berharga dan layak dibeli Jendela pajangan penuh dengan yang lashionable dan trendy mulai dari pakaian, sepatu, tas, perhiasan, wangi wangion, kosmetik, produk kuntuk peneliharaan diri, dan mesih banyak lagi.

Ibukota lakarta menampilkan beragam pakaian untuk pria dan wanite di mal-mal. Dengan pakaian menjadi komodites exporterbesar kedua, para pembelanja mempunyai banyak pilihan pakaian untuk dicari. Walaupun banyak toko menjual pakaian bermerek tiruan, pembelanja tetap bisa dengan mudah mendapatkan barangbarang bermerek yang asli, loko besar seperti Metro dan Sogo menawarkan koleksi Eropa dan Amerika untuk pria dan wanita.

Metro di Pondok Indah Mal dan

by Indonesian designers,
Sogo at Plaza Indonesia and
Senayan have branded and
goods such as Viani
Alfred Dunhill, and
Boss.

boutiques of branded Europe and the United also found in Jakarta. Indonesia and Plaza branded have many you want to buy high goods, come to Galeria md Hyatt in Plaza Indonesia would be able to find Cerruti Ladies At Plaza Senayan, you can ashion clothes such as Giorgio Armani.



There are also plenty of factory outlets in Indonesia to choose from.

want casual clothes, you have a croces at malls in Jakarta. Branded

Pasaraya di Blok M mempunyai banyak pakaian buatan desainer Indonesia,



names like Levi's, Benetton, Calvin Klein, and Esprit are easily found in big shopping centres like Plaza Indonesia, Mal Pondok Indah, Mal Kelapa Gading, Blok M, and Mal Taman Anggrek. At Plaza Indonesia, you can also locate Giordano, Hammer, Krizia, and Lee Cooper outlets.

And if you're looking for high quality women's underwear such as **Wacoal**, you can find it effortlessly at Plaza Indonesia, Mal Taman Anggrek, Plaza Senayan, and other shopping malls in Jakarta.

Jakarta also has a good selection of Muslim wear, known here as busana Muslim. You've got lots of choices at **Al-Fath.**

Indonesian clothes retailers, however, often do not stock large sizes, but tailors can be found anywhere in the city. Tailors and seamstresses at classy shopping malls such

sementara Sogo di Plaza Indonesia dan Plaza Senayan mempunyai barang-barang bermerek dan mahal seperti Giani Versace, Alfred Dunhill, dan Hugo Boss.

Butik individu barang-barang bermerek dari Eropa dan Amerika juga bisa ditemukan di mal-mal Jakarta. Plaza Indonesia dan Plaza Senayan mempunyai konsentrasi toko barang bermerek paling banyak. Jika anda ingin membeli barang yang high fashion, datanglah ke Galeria Grand Hyatt di Plaza Indonesia di mana anda akan menemukan Bulgari dan Cerutti Ladies. Di Plaza Senayan, juga ada pakaian high fashion seperti D&G dan Giorgio Armani.

Bila anda ingin berpakaian kasual, ada banyak outlet di mal-mal sehingga anda memiliki banyak pilihan. Nama-nama bermerek seperti **Levi's**, **Benetton**, **Calvin Klein**, dan **Esprit** dengan mudah



We are proudly informing you that the biggest Shopping Center Superblock will soon be opened in the heart of the business district of Mangga Dua. This Superblock will be the biggest in Southeast Asia, occupying over 6 hectares of land, consisted of around 7.000 shops.

THE LOCATION

The location is indeed very strategic, accessible from 3 main roads including from the Toll Road, and it is flood free, proven by the latest big flood throughout Jakarta city last February 2002, that this site was not flooded.

THE CONCEPT

Designed by reputable Architect and Engineers, this Shopping Center will have the best facilities and convenience both for shop-owners and customers like abundant parking space, escalators, lifts, travelators and even curved escalators, first installed in Indonesia. In this superblock you can also find a Hypermarket, Spa and Swimming Pool, Food Courts and International class Restaurants, Hotel, Apartments, Bank and Convention / Exhibition Halls. The parking floors will be located on higher levels, so that every shopping floor will have equal opportunities and advantages from traffic inflow. This Shopping Center will also be provided with comprehensive safety and security systems, Voice over Internet Protocol (VoIP), Cable TV, Internet Portal that can be accessed from all over the world and will use reliable Building Automation System.

THE OWNERSHIP

You can buy the shops, own it with an HGB Certificate with 30 years strata title ownership, in a very efficient and economical way: Leasing or Bank Credit Allowance from reputable banks, such as BCA or Bank Danamon.

WE GUARANTEE YOUR SATISFACTION IN OWNING THE SHOPS WITHIN THIS SUPERBLOCK FOR YOUR SUCCESSFUL BUSINESS IN THE FUTURE.

OPENING SOON SEPTEMBER 2003

Indonesia and Plaza make customers feel more athough at a higher price.

However, the key rule of the country is modesty. For cocket and tie is regarded as the when making official calls to be contained occasions. You can be country by wearing a long-

and beachwear are sports activities and on sports activities and on access, and cleavage, as well as and thighs, will draw looks. Indonesia's hot weather may seem to weather may seem to such as cotton clothes, but the sports such as cotton clothes was such as cott



Jakarta has modern malls that are comparable to those in Hong Kong and Singapore.

bisa ditemukan di mal-mal dan tempat perbelanjaan besar seperti **Pondok Indah Mal, Kelapa Gading Mal, Blok M,** dan **Mal Taman Anggrek.**

Dan bila Anda mencari pakaian dalam wanita berkualitas seperti **Wacoal**, anda tidak akan kesulitan mencarinya di **Plaza Indonesia**, **Plaza Senayan**, **Mal Taman Anggrek**, dan mal-mal lainnya.

Jakarta juga mempunyai banyak pilihan pakaian Muslim atau yang lebih dikenal sebagai busana Muslim, dan pilihan utama ada di **Al-Fath.**

Terkadang, para pengecer pakaian Indonesia tidak mempunyai pakaian ukuran besar. Jangan cemas, karena tempat jahit pakaian ada di mana-mana di Jakarta. Tukang jahit di



shopping malls will provide you with all your shopping needs.





EYE-CATCHING: If you're thinking of high fashion, try Bulgari.

mal-mal seperti **Plaza**Indonesia dan **Plaza**Senayan membuat pelanggan
merasa nyaman dan puas,
walaupun harus membayar lebih
mahal.

Berpakaian pada umumnya tidak harus formal di Indonesia, namun sebagai aturan umum berpakaian di bangsa ini adalah modesti. Untuk laki-laki, jas dan dasi dianggap cocok ketika mengadakan kunjugan resmi atau kesempatan non-formal lainnya. Anda juga bisa mengikuti kebiasaan lokal mengenakan baju batik berlengan panjang.

Produk Kelas Atas

Untuk jam bermerek seperti
Rolex, Breitling, Guess, dan
Omega, anda tidak akan
mengalami kesulitan dalam
menemukan mereka di Plaza
Indonesia, Plaza Senayan,
Mal Kelapa Gading dan Mal
Taman Anggrek.

Di **Plaza Senayan**, terdapat butik mewah khusus jam bernama **The Time Place**, di mana anda bisa menjumpai jam-jam ternama



You can buy all kinds of branded watches at The Time Place.



Dari elektronik, furnitur, handphone, dan apapun ang anda inginkan, dapatkan melalui SEE & GET belanja mudah, angsuran tetap dan ringan"



Serva barang di atas dapat diangsur secara tetap selama
3 € 9, 12 bulan melalui Kartu Kredit Niaga Visa/MasterCard

Segera ajukan aplikasi kartu kredit Anda



Untuk informasi hubungi:







Almost all shopping malls in Jakarta have independent jewelry stores. To look for exclusive collections, outlets like **Tiffany & Co.** at Plaza Indonesia is the place to go.

Independent watch stores are also available in many shopping malls in the city. If you're looking for a reliable yet affordable time piece, you can easily find them in most shopping malls in the capital.

High End Branded Goods

For luxury brand watches like Rolex, Breitling, Guess, and Omega, you won't have trouble finding them in big malls like Plaza Indonesia, Plaza Senayan, Mal Kelapa Gading and Mal Taman Anggrek.

At Plaza Senayan, there is a good shop called **The Time Place** where you can buy all kinds of branded watches such as **Baume** & Mercier, Cartier, Christian



Mont Blanc pens let you write with style.



HANDLE WITH CARE: Some of the attractive items that can be bought at Royal Selangor in Plaza Senayan.

di dunia seperti Rolex, Baume & Mercier, Cartier, Christian Dior, TAG Heuer, Piaget, Gucci dan Zenith serta masih banyak lagi merk lainnya.

Untuk menemukan barangbarang bermerek seperti Gianni Versace, Alfred Dunhill, Christian Dior, Gucci, Christian Lacroix, Kenzo Paris, YSL dan Hugo Boss, tentu Anda tidak akan menemui kesulitan.

Butik-butik barang fashion dari Eropa dan Amerika dapat juga ditemukan di Indonesia. TAG Heuer, Piaget,

more expensive clothes such as Versace, Alfred Christian Dior, Christian Lacroix, Paris, YSL and Boss, you can go to Plaza Indonesia Senayan.

boutiques of

and American designer clothes
be found in Jakarta's shopping

Indonesia and Plaza Senayan

Plaza Senayan

Plaza Senayan

Plaza

Galeria Grand Hyatt, with

Bulgari, Cerutti Ladies,

Gabbana, Emanuel Ungaro

Thany & Co. At Plaza Senayan,

Such as Dolce & Gabbana,

Guy Laroche, and Giorgio

And if you are looking for high

Such as Mont Blanc, you can

essly here.

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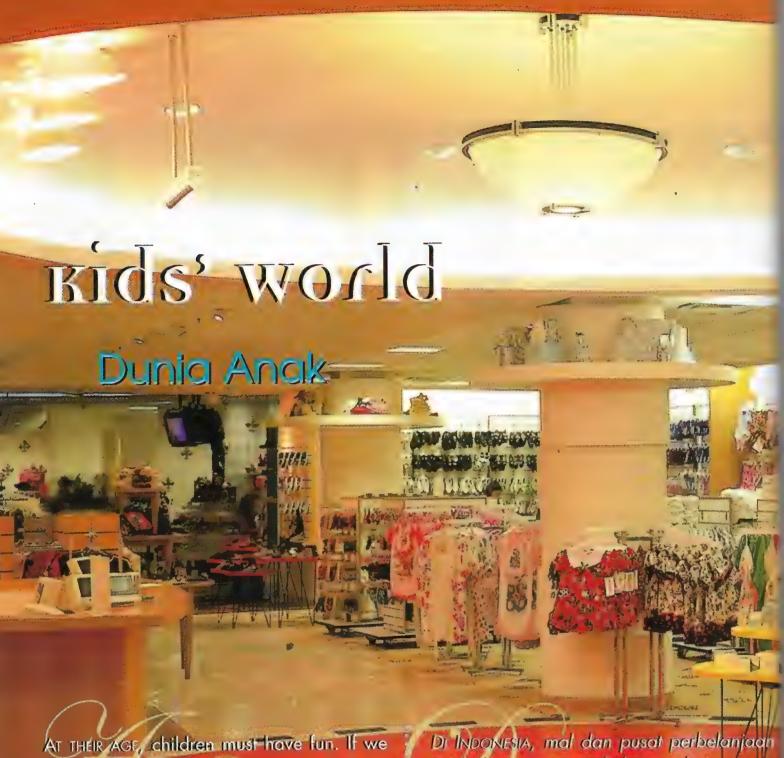


Drop by at Mont Blanc for fashionable items.

Plaza Indonesia dan Plaza Senayan mempunyai konsentrasi desainer yang terbanyak. Bila anda ingin membeli "high fashion products", datanglah ke Plaza Indonesia's Galeria Grand Hyatt, dengan butik seperti Bvlgari, Cerutti Ladies, Dolce & Gabbana, Emanuel Ungaro dan Tiffany & Co. Di Plaza Senayan, ada juga "high fashion wear" dari perancang seperti Givenchy, Guy Laroche, atau Giorgio Armani. Serta outlet Mont Blanc, yang sangat terkenal dengan produk pulpen dan pena berkualitas tinggi.



Du can buy all kinds of branded watches at The Time Place.



AT THEIR AGE, children must have fun. If we want them to be good, we must make them happy but not spoil them. And one of the ways to make them happy is providing them their needs - from clothes to toys.

In Indonesia, shopping malls do not only provide children with clothing or toys, but also entertainment. Mall operators often conduct special events for them and also provide them with a playground. For instance, **Supermal Lippo Karawaci** in Tangerang, Banten, has an indoor recreation park, Indonesia's first indoor amusement park, complete with a 400-metre long roller coaster ride.

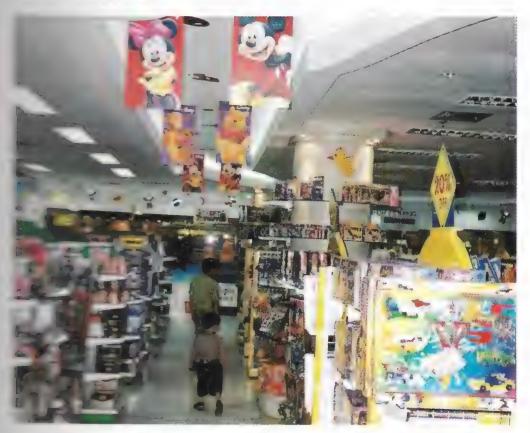
Purchasing good quality clothing for children would not be a problem at all because almost all shopping malls in Jakarta and other big cities in Indonesia have children's stores. The only difficulty Di Inponesia, mal dan pusat perbelanjaan tidak hanya menyediakan pakaian atau matnan untuk anak-anak tetapi juga hiburan. Sering pengelola mal mengadakan acara-acara khusus untuk mereka dan menyediakan mereka tempat bermain. Misalnya, Supermal Lippo Karawaci di Tangerang, Banten, memiliki taman rekreasi di dalam ruangan, taman hiburan dalam ruangan yang pertama di Indonesia, termasuk di dalamnya roller coaster sepanjang 400 meter.

Pada usio anak-anak, mereka harus bersenang-senang. Bila kita ingin mereka taat dan patuh, kita harus membuat mereka gembira tetapi bukan berarti memanjakan mereka. Dan salah satu cara untuk menyenangkan anak-anak adalah memenuhi kebutuhan mereka - mulai dari pakaian sampai dengan mainan. be choosing many quality available. If to dress up to dress up or at in upscale seroyan.

Major retailers like phari also children's including standed dothes such Barbie and Time the Pooh at proces. At schari in Mal Canan Anggrek, your The con do some artwork like sawing and painting 2 recsonable price e e shop. So it's = = montmare taking area to do the For



Shopping malls in Indonesia do not only provide children with clothing or toys, but also entertainment.



FUN IN GAMES: Shopping is fun at Toys City.

Membeli pakaian berkualitas bagus untuk anak-anak sama sekali bukan menjadi masalah karena hampir semua mal di Jakarta dan kota besar lain di Indonesia memiliki toko khusus untuk anak-Satu-satunya anak. masalah adalah memilih dari sekian banyak barang berkualitas. Bila Anda ingin anak Anda pakaian mengenakan dengan gaya yang sedang trend, berbelanjalah di **Sogo** atau Metro Department Store.



MARVELOUS TOYS: Find your favourite toys at Toys City.

some parents, bringing children are a nuisance in shopping malls as they touch everything and want the most expensive brands of chips and cola.

You also don't have to worry buying clothes for your newborn baby as there are a lot of shops selling all that you need for your newborn. In Indonesia, cotton clothes are the best for your children since they are

Toko eceran besar seperti **Matahari** juga menyediakan pakaian anak-anak, termasuk barang-barang bermerek seperti **Barbie** dan **Winnie the Pooh** dengan harga terjangkau. Di Toko **Matahari** Mal Taman Anggrek, anak anda bisa menyalurkan kreatifitas dengan menggambar dan melukis dengan biaya yang cukup rendah. Jadi, membawa anak





Good quality clothing for your children are readily available in Indonesia's shopping malls.



Fraing the right toys for your kids is not a problem as most shopping malls have ample collection of toys.

and comfortable. Cotton fabrics allow some form of ventilation and absorb sweat easily. Children have sensitive skin and be sure to dress them comfortably so they won't refer from heat rash.

untuk belanja tiap akhir pekan bukanlah suatu hal yang menakutkan. Untuk beberapa orangtua, membawa anak-anak ke mal-mal merupakan beban, karena mereka menyentuh semua barang mainan dan atau menginginkan makanan minuman yang dan mahal.

Anda juga jangan cemas dengan pakaian untuk bayi yang baru dilahirkan karena banyak toko-toko menjual semua yang Anda butuhkan. Di Indonesia pakaian katun adalah yang terbaik untuk 

DIFFERENT WORLDS: Children and adults at play

Finding the right shoes and toys for your children is also not a problem as most shopping malls in Jakarta house major shoe retailers like Osk Kosh B' Gosh and toy stores such as Toys City, which has good and ample collection of toys. 🦫



putra-putri anda karena dingin dan nyaman serta mudah menyerap keringat. Kulit anakanak sangat sensitif dan pastikan mereka mengenakan pakaian yang cocok sehingga menderita bintik-bintik tidak karena kepanasan.

Membeli sepatu dan mainan yang cocok juga bukan suatu masalah karena kebanyakan mal di Jakarta ditempati juga oleh toko eceran besar seperti Osk Kosh B' Gosh dan toko permainan seperti Toys City, yang mempunyai sangat banyak koleksi mainan. 🚆



Yang Tak Mungkin, Ternyata Mungkin.

Einstein Jr, Gandhi Jr, Leonardo da Vinci Jr, Beethoven Jr atau jenius dunia lain di masa depan.

Siapkan dana pendidikan mereka sedini mungkin melalui Simpanan NIAGA PENDIDIKAN

Tersedia dalam Rp & US\$









eat as much as You can Maken Sepulasnya

It the and financial constraints prevent you from travelling overseas and have a taste of foreign cuisines, don't worry. An array of foreign restaurant chains has swamped the capital and other big cities in the country to pamper you with a myriad of dishes at offordable prices.

Itundreds of foreign restauron chains from virtually all confinents are thriving in Indonesia. They include crowd-drawing fast-food outlets like McDanalds and Kantucky Tried Chicken to fancy-hemed restaurants like Planet Hollywood and Hard Rock Café, Lach of these restaurants offers unique specialties with the aim to woo the country's growing well to do families and expatriate communities.

tor the artisties, the presence of those highly diverse cuisines means more

IIKA WAKIU dan kondisi keuangan menghalangi anda pergi keluar negeri dan mencicipi masakan luar negeri, jangan cemas. Jaringan jaringan restoran internasional telah berlamba-lomba kelakarta dan kata besar lainnya di Indonesia untuk memanjakan anda dengan berpuluh puluh menu dengan harga yang terjangkan puluh menu dengan harga yang terjangkan

Ratusan jaringan hotel dari semua kontinen berkembang pesat di Indonesia termasuk lasi loeds seperti McDonald's dan Kentucky Fried Chicken dan restoran tematis seperti Planet Hollywood dan Hard Rock Caf'e Restoran estoran ini mempunyai menu unil masing masing dengan tujuan untul menarik keluarga Indonesia dan komunitas orang asing.

Bagi masyarakat umum, kehadiran restoran-restoran tersebut berarti semakin

Feel Romantic.....



Feel Warm and Cozy......



Excellence Dine ... Fine Wine Personal Service... Jazzy Pop tunes

Le TouChé

Resto & Lounge

Jl. Mahakam II no. 1, Jakarta Selatan 12130 For Reservation call (021) 7210241, Fax (021) 7210242

> Monday to Sunday Lunch, Afternoon Tea and Dinner Weekday (12.00 am to 11.00 pm) Weekend (12.00 am to 12.00 pm)



DINING OUT: Many foreign and local dishes are available at food courts.

gourmet choices, both in terms of culinary variety and price. Indeed, rapid economic growth in 1980s the 1990s, which also boosted Indonesian people's purchasing power, had indeed made the country a fertile ground for virtually all restaurant chains to set up their outlets in Jakarta and other big cities in the country.



Western cuisine has become part of the Indonesian palate.

foreign restaurant chains that me long put up their outlets here include segafredo, Il Pusto, Prego,

banyak masakan pilihan, baik dari segi jenis makanan maupun harga. Memang, perkembangan ekonomi yang pesat tahun



Fast-food chains are thriving in Indonesia.

Chef's Table French Restaurant.

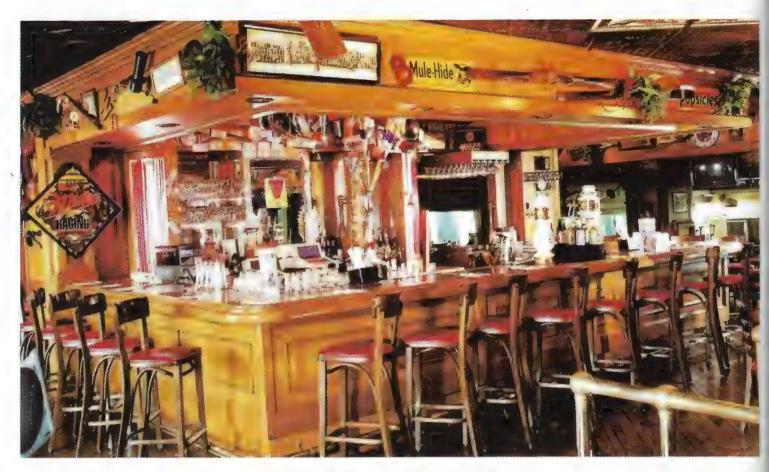
Con also find Pain de France

Café, and Olio D'Oliva

D'Oliv

1980an dan 1990an telah berhasil meningkatkan daya beli masyarakat, dan membuat Indonesia sebagai lahan yang subur untuk restoran luar negeri membuka outlet mereka di Indonesia.

Beberapa restoran dengan menu masakan Eropa yang telah ada di Indonesia antara lain restoran Italia <u>ाचित्रयम्बर्गरम् मार्गर्थयम् स्थाप्त स</u>



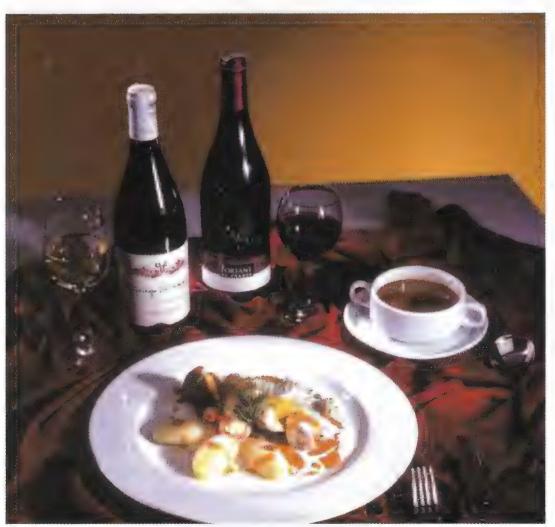
LET'S TOAST: Wine and dine at Indo Bistro.

other countries are also plenty in Jakarta and other big cities in Indonesia.

Segafredo, Il Pusto, Prego, Piacere Café, dan Olio D'Oliva Restaurant ; restoran Perancis Le

restoran Perancis Le International Restaurant Lounge, Brasserie French Restaurant, Marmite Restaurant, dan Chef's Table French Restaurant serta Pain de France Bakery ; restoran dengan menu citarasa Amerika Indobistro dan masih banyak lagi lainnya. Restoran dari berbagai dunia ada di Jakarta dan beberapa kota besar di Indonesia.

Untuk menu masakan dalam negeri, masakan dari



Savour the food at Chef's Table French Restaurant.



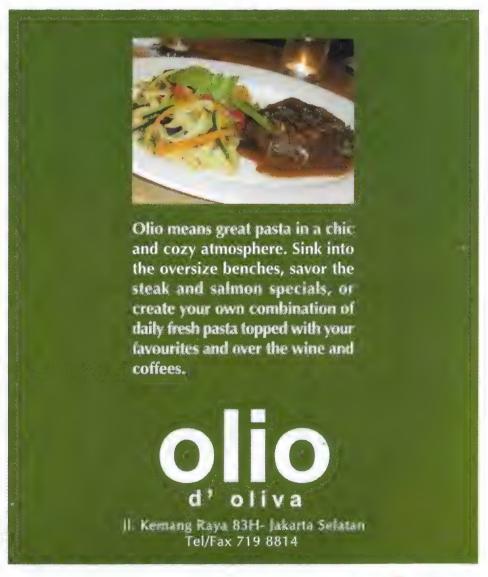


food outlets are common in Indonesia.

seluruh Indonesia cukup terwakili di Shopping Malls. Restoran Waroeng Kopi Indonesia menyajikan salah satu masakan terbaik Indonesia yang telah berhasil memperoleh tempat di bisnis yang selalu penuh dengan persaingan ini, sementara restoran Indonesia lain Pempek Pak Raden menawarkan masakan dengan citra rasa Indonesia.

Coba juga masakan dari negara tetangga Cina di restoran Wang Dan kalau itu memuaskan citra anda. rasa masakan dari Thailand, yang juga anggota ASEAN, banyak di Jakarta dan kota besar lain di Indonesia. Dan masih banyak lagi restoran Jepang, dan dapat dengan mudah ditemukan di Jakarta. 🌲

nome-grown cuisine, around the country represented in malls big shopping Waroeng Kopi maonesia Restaurant Pempek Pak Raden rachesian dishes that and their niche in the == per tive food industry. aso dishes from fellow China with its Kee Restaurant. If coes not satisfy your sees from Thailand, a - member of on of Southeast Asian ASEAN), abound in and other big cities in Or still, Indian, 1 2 2 and Korean are easily found in





Buka Tabungan di Bank Niaga,

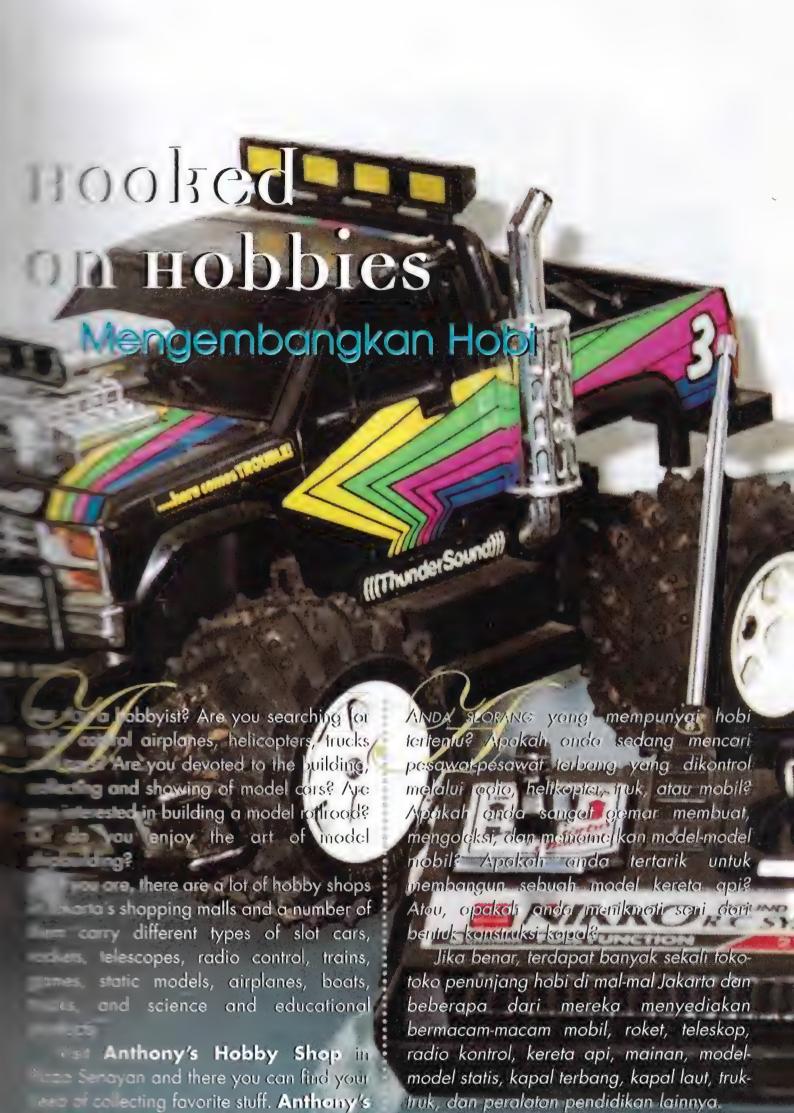


semua pasti menang!



Cukup membuka Tabungan Bunga Harian di Bank Niaga, tingkatkan terus saldonya, nikmati hidup lebih berkualitas dengan beragam CINdera maTA pasti tanpa undian untuk Anda dan seluruh keluarga dari CINTA Bank Niaga. Khusus pembukaan rekening baru, Anda akan mendapatkan hadiah langsung. Informasi lebih lanjut hubungi Niaga Access di nomor telepon 14041.

HANYA DI BANK NIAGA SEMUA NASABAH PASTI MENANG



TOTAL OF MANG-BELIEVE: There are a number of hobby shops in Jakarta's shopping mails.

The block plenty of items in stock

veu can choose from. You can also

at Xtreme R/C Enthusiasts &

Kunjungilah Anthony's Hobby Shop

di Plaza Senayan, di mana anda akan merasa perlu mengoleksi item-item kecil. 

TELL ME THE DIFFERENCE: Some hobby shops in Jakarta offer a wide variety of items that look genuine.

Hobby Shop located in the ground floor of Puri Indah Mal in West Jakarta.

You can also go to Hammy Hobby Shop in Mal Kelapa Gading, D& M Hobby Kit Shop in Plaza Senayan, or to the retail outlets of Toys 'R' Us, the world's largest toy store, in Mal Pondok Indah, Mal Puri Indah, Supermal Lippo Karawaci and Pasaraya Blok M.

Peter & Partner Hobby Shop, which also sells aircraft models aside from cars and has an effective and fast Special Order System, and Citadel Hobby, both in Mal Taman Anggrek are also nice places to shop.

New releases arrive almost daily in most hobby shops in the capital and you've got wide and varied choices.



NO AGE LIMIT: Even adults are also tempted to own these toys.



Anthony's Hobby Shop mempunyai banyak barang untuk dipilih. Anda juga punya pilihan di Xtreme R/C Enthusiasts & toko-toko hobi di Puri Indah Mal di Jakarta Barat.

Anda bisa singgah di Hammy Hobby Shop di Mal Kelapa Gading, D & M Hobby Kit Shop di Plaza Senayan atau toko mainan ternama seperti Toys City, yang terdapat di Mal Pondok Indah, Bintaro Plaza, Mal Puri Indah, Citraland, Slipi Jaya, dan tempat-tempat lain di kota-kota besar di Indonesia.

Peter & Partner Hobby Shop, yang juga menjual model-model pesawat selain mobil, memiliki Sistem Pesan Spesial, serta Citadel Hobby, keduanya di Mal Taman Anggrek adalah tempat yang baik untuk belanja.

Model-model terbaru muncul hampir setiap hari di toko-toko hobi di Ibukota.

Niaga Preferred Circle:

Menikmati Hidup Sebagai Pribadi Istimewa

vang Anda rasakan jika keinginan Anda bisa terpenuhi dengan serurna bahkan melebihi apa yang Anda bayangkan? Pasti kepuasan diri serunya.

egitu pula dengan Umi Swari Joedodiharjo, ibu satu anak yang merupakan pengusaha yang sukses. bertahun-tahun saya b a menemukan bangan dalam hidup ini, kerja dan keluarga" tutur memulai pembicaraan. Umi mengaku seringkali nnya yang sudah sangat dengan berbagai pertemuan klien masih harus pula kan dengan perbagai perbankan. "Memang bisa meminta sekretaris saya semua itu, tapi Anda === . . . bagaimanapun harus mengelola rekening di -kunya lagi. "Seandainya bisa memiliki seorang pribadi yang benar-benar percaya menangani kebutuhan perbankan saya, bisa menjadi konsultan agan saya."

atung Umi bertemu dengan salah satu kliennya, yang tahun lalu mem-nalkannya dengan Bank Preferred Circle, layanan akan khusus bagi nasabah Andrie yang membawa memasuki lingkaran layanan perbankan yang tak saya temukan mnya," Umi menjelaskan mata berbinar. "Saya kini liki Puspa, Customer mship Manager, yang r-benar dedicated melayani keperluan perbankan She's very smart, sional and helpful. Bahkan tering surprise, Puspa sering mberi tahu saya bahwa tasi saya di deposito dan Jana ternyata memberikan n yang tinggi." Tampak sekali tegitu puas menjadi nasabah

Bank Niaga Preferred Circle, terlebih dengan layanan Customer Relationship Manager yang memahami tujuan finansial memberikan advis finansial yang sesuai untuknya serta yang terpenting melayani dengan sentuhan pribadi dengan privacy yang terjamin.

"Lebih dari itu," lanjut Umi lagi,
"Saya juga menikmati berbagai
layanan istimewa lainnya mulai
dari mengurus transfer dana
untuk anak saya di London,
pembayaran tagihan rutin saya
bahkan hingga membantu saya
mengatur urusan travelling saya.
Apalagi saat saya menerima
undangan untuk hadir di acaraacara spesial mereka. Wow, benarbenar saya merasa istimewa dan
saya juga bisa menambah relasi
saya dengan pribadi-pribadi
istimewa lainnya."

Sepertinya Umi belum cukup menceritakan pengalaman istimewanya dengan Bank Niaga Preferred Circle. Umi kemudian menunjukkan kartu berwarna keemasan dengan citra Arjuna yang tak lain Kartu Arjuna Visa Card dan Kartu Arjuna Visa Electron. "Dengan Kartu Arjuna Visa Electron juga menjadikan saya semakin istimewa karena saya bisa menikmati gratis fasilitas executive lounge di beberapa bandara di Indonesia. Juga saat menggunakannya untuk belanja di beberapa tempat, saya juga bisa menikmati diskon khusus."



Rasanya Umi tak bisa berhenti menggambarkan kepuasan yang telah dinikmatinya sebagai nasabah Bank Niaga Preferred Circle. "Satu lagi yang bikin saya semakin puas," tambahnya menutup pembicaraan, "Kemarin saya dapat kado istimewa di hari ulang tahun saya dari Bank Niaga. Tapi sebenarnya yang membuat saya lebih bahagia, keseimbangan hidup saya semakin nyata. Lebih banyak waktu yang bisa saya nikmati dengan suami dan buah hati saya. Semua tak lepas karena Bank Niaga Preferred Circle bisa memahami saya sebagai pribadi yang utuh dan istimewa."

Anda tentu ingin menikmatimenjadi pribadi istimewa seperti Umi. Karenanya kami undang Anda menikmati pengalaman istimewa bersama Bank Niaga Preferred Circle.







The shopping fever Demain Belanja

ALTHOUGH CLOSE to 90 percent of the country's population of 215 million people are Muslims, the existence of other religions is well accepted. And in fact, the country recognizes five "official" religions - Islam, Protestantism, Catholicism, Hinduism, and Buddhism.

As "official" religions, their existence is guaranteed by the constitution. It is not at all surprising therefore that Indonesia has long become an example of religious tolerance. Idul Fitri of the Muslims, Christmas of the Christians, and the Day of Silence of the Hindus are just some of religious celebrations that are declared national holidays.

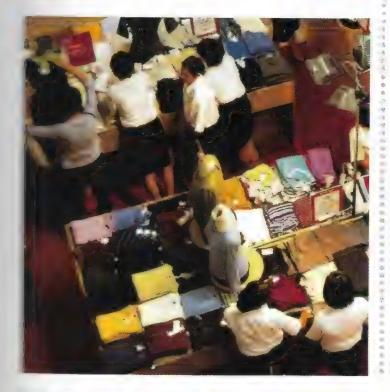
But religious tolerance goes beyond the officialdom. At the social level, religious tolerance means participating in celebrations of certain religious festivities.

WALAUPUN HAMPIR 90 persen penduduk Indonesia yang berjumlah 215 juta adalah Muslim, keberadaan agama-agama lain juga diakui. Dan bahkan Indonesia mengakui lima agama - Islam, Protestan, Katolik, Hindu, dan Buddha.

Sebagai agama resmi, keberadaan mereka dijamin oleh undang-undang dasar, sehingga tidak mengherankan kalau Indonesia telah lama menjadi contoh toleransi agama di dunia. Idul Fitri dari orang Islam, Natal dari orang Kristen, dan Nyepi dari orang Hindu adalah hanya beberapa contoh di mana perayaan agama dijadikan hari raya nasional.

Tetapi perayaan keagamaan jauh lebih besar dari perayaan resmi lainnya. Pada tingkat masyarakat, toleransi agama berarti turut mengambil bagian dalam perayaan dari pesta-pesta agama. Dan dalam hal ini, es in the country have been at the exact in promoting religious tolerance.

g sales, with price reductions of up to percent, have become malls' regular before, during, and after before, during, and after escations of Idul Fitri - post-fasting Islamic es —, Christmas, New Year, and



mal-mal di Jakarta dan kota-kota besar lainnya di Indonesia telah berada di baris paling depan dalam mempromosikan toleransi agama.

Pesta discount besar-besaran, di mana harga barang terkadang dikurangi sampai 70 persen, telah menjadi ciri khas mal-mal di Jakarta sebelum, selama, dan sesudah perayaan-perayaan seperti Idul Fitri - perayaan kemenangan orang Islam sesudah melaksanakan puasa - Natal, Tahun Baru, dan Tahun Baru Cina. Selama masa ini juga, mal-mal dan pusat perbelanjaan di seluruh Indonesia memasang hiasan bernuansa agama seperti Idul Fitri dengan ciri khasnya ketupat, Natal dengan pohon Natalnya untuk menarik pengunjung.

Jadi, walaupun umur mereka masih muda, mal-mal di Jakarta dan seantero



Shopping is a pleasure

Chinese New Year. During these periods too, malls other shopping centers across the country lively put up religious decorations such Idul Fitri's hallmark ketupat, and Christmas trees before and during Christmas to attract more visitors.

Indeed, malls
in Jakarta and
throughout the
country have
undoubtedly been
at the forefront in

promoting religious tolerance in the country, despite their relatively young age. They do that by providing programs closely related to religious celebrations.

Very often than not, malls look up to big religious celebrations as an opportunity to boost their sales.

Malls also often offer big sales during the celebration of the country's

August 17. On sale include branded goods, both imported and locally produced products.

So, if you want to buy branded goods with limited budget, you might have to wait for a great sale around those celebrations.



Indonesia's shopping malls have been at the forefront in promoting religious tolerance in the country

Indonesia telah berada di garis paling depan dalam mempromosikan toleransi agama. Mereka lakukan itu dengan menyajikan program-program yang berkaitan dengan perayaan-perayaan keagamaan.

Sering kali mal-mal memanfaatkan perayaan keagamaan sebagai kesempatan untuk meningkatkan penjualan mereka.

Mal-mal juga memberikan diskon besar dalam kaitan dengan perayaan hari kemerdekaan Indonesia yang jatuh pada tanggal 17 Agustus. Biasanya, barangbarang bermerek juga memberikan diskon, baik yang diimpor maupun yang diproduksi di dalam negeri.

Jadi, jika Anda ingin memiliki barangbarang bermerek dengan anggaran yang terbatas, mungkin ada baiknya Anda menunggu diskon besar-besaran menjelang perayaan Hari Raya.



Niaga Investasi Ganda



Investasi dengan Keuntungan Ganda

Nikmati kemudahan dan keuntungan berinvestasi dengan Niaga Investasi Ganda.

Dengan Niaga Investasi Ganda Anda dapat mengoptimalkan tingkat pengembalian Investasi Anda melalui Investasi pada produk Deposito dan Reksadana.

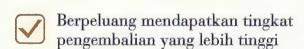
Anda dapat menikmati flexibilitas dalam menentukan komposisi investasi yang sesuai dengan target pengembalian dan profil resiko Anda.

Investasi pada Reksadana akan ditempatkan pada Reksadana yang dikelola oleh Manajer Investasi yang profesional dan berpengalaman.

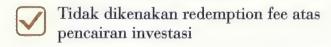


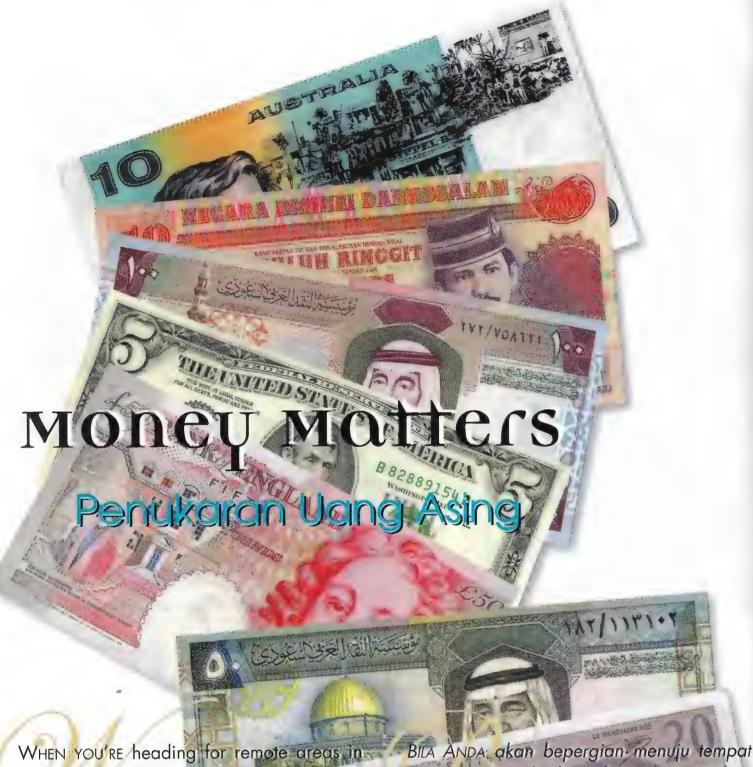


Keuntungan Berinvestasi di Niaga Investasi Ganda









WHEN YOU'RE heading for remote areas in Indonesia be sure to change enough money as banks can be hard to come by Besides banks, you can change foreign currency at licensed money changers

Just outside the arrival hall in the airport, some local guys will walk up to you and offer you good rates, but beware of fake notes and pickpockets. Make sure too that you count what you're given.

In Jakarta, there are a number of authorized money changers and you can bargain for a better rate than what is offered in banks. Money changers also have more flexibility than banks in allowing you to exchange your foreign currency. You can easily find money changers at hotels, shopping malls, and in major business districts.

One licensed money changer that offers

BILA ANDA akan bepergian menuju tempat yang terpencil di Indonesia, pastikan bahwa anda telah memiliki uang tunai, karena di sana agak sulit menjumpai bank. Selain di bank, anda juga bisa menukar uang asing anda di tempat penukaran yang.

Di bagian luar ruangan kedatangan di Bandara, beberapa orang akan menghampiri Anda dan menawarkan jasa untuk penukaran uang asing, tetapi hati-hati dengan yang palsu dan pencopet. Pastikan sekali lagi untuk menghitung apa yang anda telah serahkan.

Di Jakaria, ada beberapa tempat penukaran uang resmi dan anda bisa tawar-menawar untuk mendapatkan harga yang lebih baik dari harga yang ditawarkan bank-bank.

Tempat penukaran uang juga lebih

School rates is Kharisma Gading School, which has an office in Kelapa Gading. Inside the Sarinah Department Some, you can find Sarinah Money Changer. At Plaza Indonesia, you can arge your money at Dua Sisi and at Senayan, you can drop by at Bali mer Money Changer.

Some money changers in the country you to show your passport to example money.



Foreign currency especially the US is widely accepted in Indonesia. Day exchange rates are published in exchange rates cheques receive a spapers. Traveler's cheques receive a spaty lower rate, but cashing a \$50 or \$100 traveler's cheque will get a better the contraveler's cheque wil

The Indonesian currency is called the waich. Rupiah notes come in units of 500; 1000; 5,000; 10,000; 20,000; 50,000; and 100,000. Coins are issued in the sof Rp5, Rp10, Rp25; Rp50; Rp100, and Rp1,000.

you want to change US dollars, be they are clean bills - without any ink mark, fold, rip, wrinkle or imperfection of kind. Clean US dollar bills are easily exchanged in Indonesia. Some money changers offer low rates if the bills are not clean.

Pre-1995 issues of US banknotes with me smaller heads of the presidents are accepted by money changers in Indonesia, are given low rates. So be sure to use post-1995 issues with the bigger heads.

fleksibel dibandingkan dengan bank dalam menukarkan mata uang asing Anda. Anda bisa menemukan tempat penukaran uang di hotel-hotel, mal-mal, ataupun di tempat bisnis yang cukup besar.

Salah satu tempat penukaran uang yang resmi adalah Kharisma Gading Sakti, di Kelapa Gading. Di Sarinah Department Store, ada akan menemukan Sarinah Money Changer. Di Plaza Indonesia, anda bisa menukarkan uang di Dua Sisi, dan di Plaza Senayan, anda bisa mampir di Bali Inter Money Changer. Itu baru beberapa contoh dari tempat penukaran uang yang resmi. Dan tentu masih sangat banyak lagi yang lainnya.

Beberapa tempat penukaran uang di Indonesia terkadang meminta anda menunjukkan paspor sebelum menukarkan uang.

Mata uang asing, terutama dolar Amerika diterima secara lebih luas di Indonesia. Nilai tukar harian banyak dimuat di koran-koran. Traveler's check memiliki nilai tukar yang lebih rendah, tetapi ketika Anda menukarkan uang pecahan US\$50 atau US\$100, Anda akan mendapatkan nilai tukar yang lebih baik.

Bila Anda ingin menukarkan uang dolar Amerika, pastikan uang tersebut bersih, tanpa percikan tinta, lipatan, kusut atau cacat-bacat lainnya. Uang dolar Amerika yang bersih bisa ditukar dengan mudah di Indonesia. Beberapa tempat penukaraan uang menawarkan harga yang lebih rendah untuk uang yang kurang bersih.



Bags: Travel in Style

Wheeled suitcases, garment bags, totes, briefcases, backpacks and other types of bags can be bought in any shops in Jakarta.

In Jakarta, a number of shopping malls sell good quality locally-manufactured bags for business, travel, outdoors, sports, children and students.

For travel bags of all styles and sizes, check out Tas Center Luggage or Terminal Tas. For local leather bags, drop by Sarinah Department Store.

If you want bags of stylish and popular brands like Gucci, Guess and Prada, visit Plaza Indonesia, Plaza Senayan, Mal Taman Anggrek, Kelapa Gading, Mal Pondok Indah and other shopping malls in the country.

Tas: Jalan Dengan Penuh Gaya

Koper roda, tas kain, tas belanja perempuan, tas dokumen, dan beragam tipe tas lainnya dapat ditemui dan dibeli di mana saja di Jakarta.

Beberapa mal di Jakarta menyediakan tas produksi lokal yang berkualitas tinggi untuk bisnis, perjalanan, kegiatan di luar rumah, olahraga, anak-anak, dan untuk sekolah. Untuk mendapatkan tas dari berbagai gaya dan ukuran, mampirlah ke Tas Center Luggage atau Tas Terminal. Untuk mendapatkan tas kulit produksi lokal, datanglah ke Sarinah Department Store.

Bila anda menginginkan tas-tas yang penuh gaya dan bermerek ternama seperti Gucci, Guess, dan Prada, anda bisa menemukannya di Plaza Indonesia, Plaza Senayan, Mal Taman Anggrek, Mal Kelapa Gading, Mal Pondok Indah atau tempat perbelanjaan lainnya di Indonesia.





Taman Anggrek Mall

Ug floor No. U 89 Telp : (021) 5609756

Mega Mall

Ground floor No. 64 - 65 Telp : (021) 6683706

Mega Mall

1st floor No. 27 Telp: (021) 6683953

Blok M Plaza

1st floor No. 24 - 25 Telp: (021) 7209010

Ambassador Mail

Kuningan 1st floor No. 22 Telp : (021) 5760564

Super Mall Karawaci

Ground floor No. 154 Telp: (021) 5469130

Super Mall Bandung

2nd floor No. A220-A222 Telp: (022) 9101321

Mall Citraland

2nd floor No. 50 Telp: (021) 5670105























...CEPAT...MURAH...NYAMAN...



Transfer US Dollar Dengan 3 Keuntungan Sekaligus

Gunakan Niaga Quick Transfer, cara tepat untuk segala urusan transfer US Dollar Anda yang cepat, murah dan nyaman

Kini dengan sistem *instant Advice* ke bank tujuan, NIAGA QUICK TRANSFER menjamin kecepatan waktu transfer US Dollar Anda kemanapun di seluruh dunia

Nikmati juga biaya satu harga dan rate US Dollar kami yang kompetitif, serta kenyamanan bertransaksi dengan pelayanan khusus

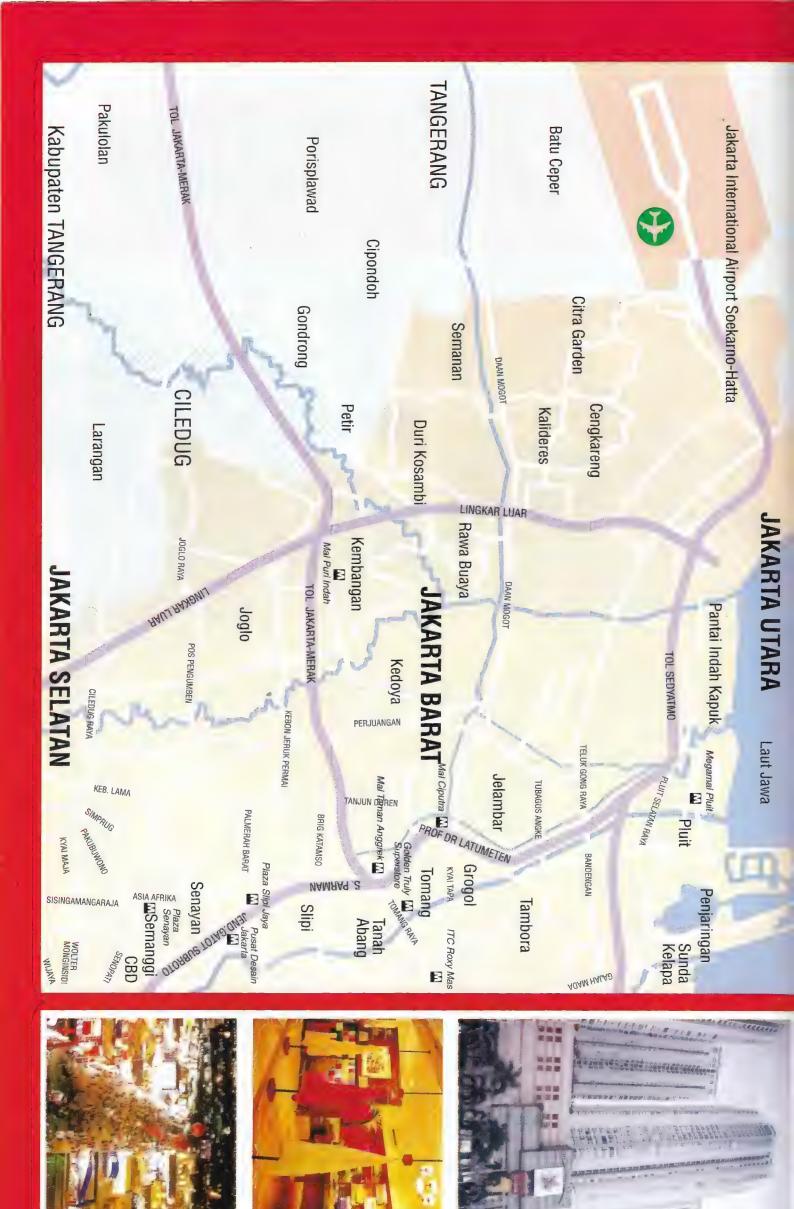
Percayakan transfer US Dollar Anda melalui NIAGA QUICK TRANSFER

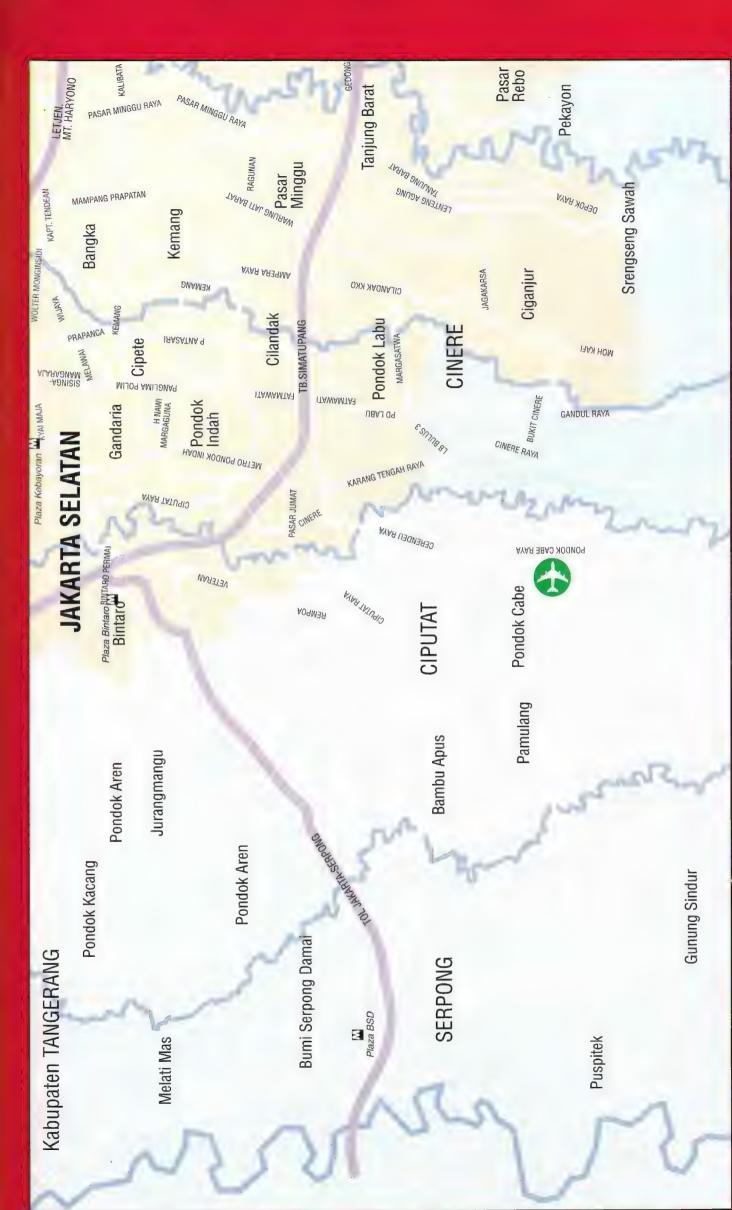
NIAGA QUICK TRANSFER Terdepan dalam US Dollar Global Transfer

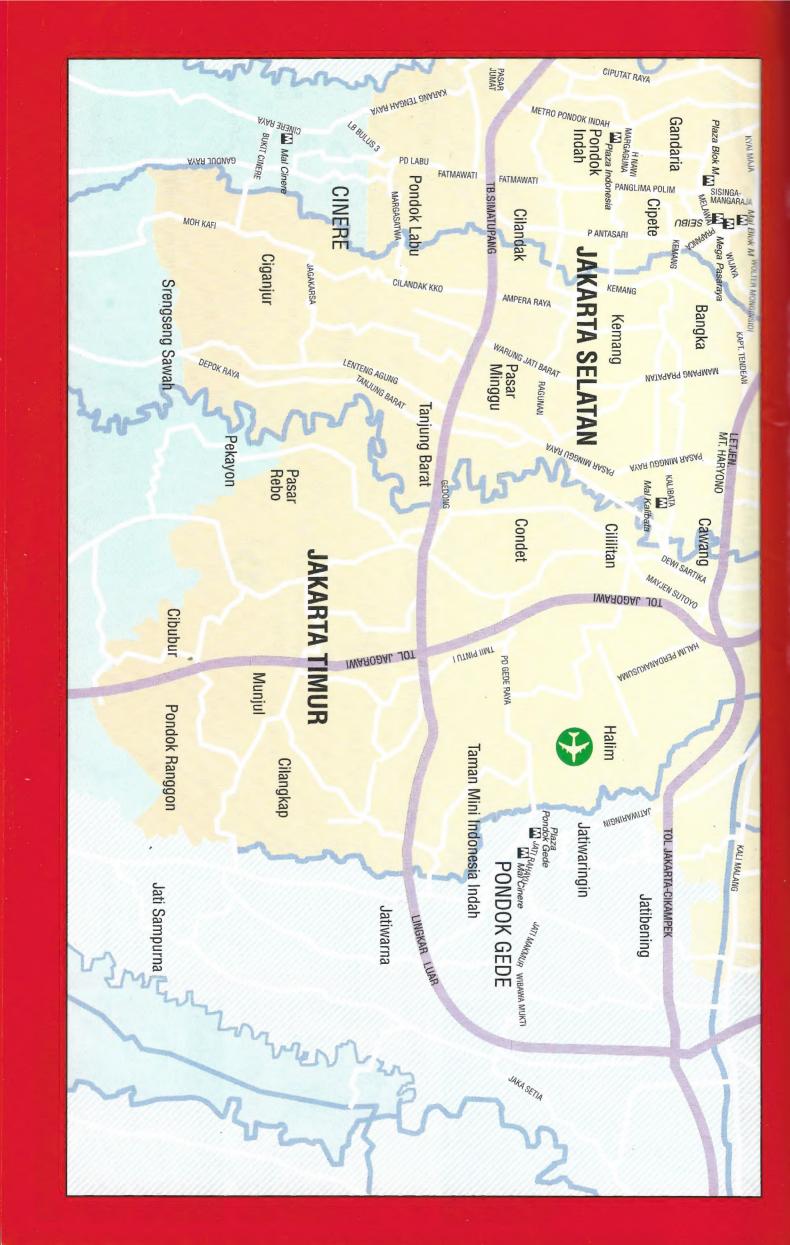
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